

**Factors Influencing Consumer Purchase Intention of AI
Endorsers: Perspectives of Credibility and Attitude Toward
Content Advertisement**



THESIS

By

Cut Azzahra Teuku Zuelkifara

22111005

Thesis Supervisor:

Dr. Liza Agustina Maureen Nelloh, SE., MM., CDM

BACHELOR OF BUSINESS ADMINISTRATION

INSTITUT IPMI

JAKARTA

2026

**Factors Influencing Consumer Purchase Intention of AI
Endorsers: Perspectives of Credibility and Attitude Toward
Content Advertisement**

Prepared by:

Cut Azzahra Teuku Zuelkifara (22111005)

A THESIS

**Submitted in a partial fulfillment of the requirements for the
degree of Bachelor of Business Administration**

CERTIFICATE OF APPROVAL

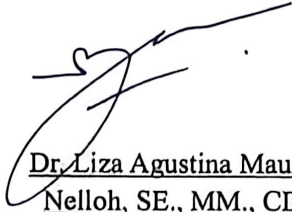
Name & Student ID : Cut Azzahra Teuku Zuelkifara (22111005)

Topic : Factors Influencing Consumer Purchase Intention of AI Endorsers:
Perspectives of Credibility and Attitude Toward Content Advertisement

We hereby declare that this Thesis is from student's own work, has been read and presented to Institute IPMI Board of Examiners, and has been accepted as part of the requirements needed to obtain a Bachelor of Business Administration Degree and has been found to be satisfactory.

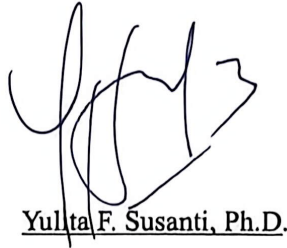
Jakarta, 30 July 2026

Examined by,



Dr. Liza Agustina Maureen
Nelloh, SE., MM., CDM

Thesis Advisor



Yulita F. Susanti, Ph.D.

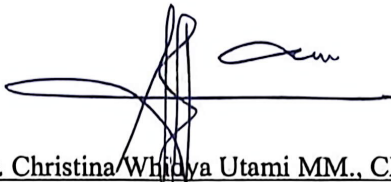
Chair of Examiners



Cut Sjahrifa Zahirsjah, M.Si

Examiner

Acknowledge by,



Prof. Dr. Christina Whidya Utami MM., CLC., CPM (A)

Vice Rector of Academic and Student Affairs

NON-PLAGIARISM DECLARATION FORM

This Thesis is a presentation of our original research work. Wherever contributions of others are involved, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions.

Also, this work is being submitted in partial fulfillment of the requirements for the Bachelor of Business Administration degree and has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

Jakarta, 29 July 2026



Cut Azzahra Teuku Zuelkifara

Table of Contents

CERTIFICATE OF APPROVAL	i
NON-PLAGIARISM DECLARATION FORM	ii
Table of Contents	iii
List of Figures	vii
List of Tables.....	viii
Acknowledgement	ix
Abstract	xi
CHAPTER I.....	1
INTRODUCTION.....	1
1.1 Research Background	1
1.2 Research Problem and Research Gap	7
1.2.1 Problem Statement	7
1.2.2 Research Gap	7
1.3 Research Question	9
1.4 Research Objectives	10
1.5 Research Benefits	10
1.5.1 For academics and researchers specializing in digital marketing	10
1.5.2 For marketing practitioners and firms.....	10
1.5.3 For AI technology developers and digital industry stakeholders.....	11
1.6 Research Process	11
1.7 Research Outline.....	12
1.7.1 Introduction.....	12
1.7.2 Literature Review.....	12
1.7.3 Research Method	12
1.7.4 Findings, Analysis, and Discussions.....	13
1.7.5 Conclusion and Recommendation	13
CHAPTER II	14
LITERATURE REVIEW	14
2.1. Source Credibility Theory	14
2.1.1. AI Endorser Attractiveness	15
2.1.2. AI Endorser Expertise	17

2.1.3. AI Endorser Trustworthiness	18
2.2 Attitude Toward Content Advertisement	19
2.3 Purchase Intention	20
2.4 Findings of Previous Research	22
2.5 Hypothesis Development.....	25
2.5.1 The impact of perceived attractiveness of the AI endorser on attitude toward content advertisement in Greater Jakarta.....	25
2.5.2 The impact of perceived expertise of the AI endorser on attitude toward content advertisement in Greater Jakarta.....	26
2.5.3 The impact of perceived trustworthiness of the AI endorser on attitude toward content advertisement in Greater Jakarta.....	26
2.5.4 The impact of attitude toward content advertisement on consumer purchase intention in Greater Jakarta.....	27
2.6 Theoretical Framework.....	28
CHAPTER III.....	29
RESEARCH METHOD	29
3.1 Research Design	29
3.2 Population and Sample	29
3.3 Data Collection	30
3.4 Operational Variables	30
3.5 Data Analysis Technique.....	32
3.5.1 Descriptive Analysis	33
3.5.2 Outer Model SEM-PLS.....	33
3.5.2.1 Validity.....	33
3.5.2.2 Reliability	34
3.5.3 Inner Model SEM-PLS	35
3.5.3.1 Coefficient of Determination (R-Square).....	35
3.5.3.2 Variance Inflation Factor (VIF)	35
3.5.3.3 Hypothesis Testing.....	36
3.5.3.4 Effect size (f^2).....	36
3.5.3.5 Importance-Performance Analysis (IPMA)	36
CHAPTER IV	39
FINDINGS, ANALYSIS, AND DISCUSSIONS.....	39
4.1 Descriptive Analysis.....	39

4.1.1 Respondents Demography	39
4.1.1.1 Gender Distribution of Respondents	39
4.1.1.2 Age Distribution of Respondents	40
4.1.1.3 Residential Area	40
4.1.1.4 Last Education Level.....	41
4.1.1.5 Occupation	41
4.1.1.6 Monthly Expenses	42
4.1.2 Respondents Characteristics	42
4.1.2.1 Platform Resources for Finding AI Endorsers	42
4.1.2.2 AI Endorser Exposure Frequency	43
4.1.3 Descriptive Statistic Results	43
4.1.3.1 Indicator of Attractiveness	44
4.1.3.2 Indicator of Expertise	44
4.1.3.3 Indicator of Trustworthiness	45
4.1.3.4 Indicator of Attitude Toward Content Advertisement	46
4.1.3.5 Indicator of Purchase Intention	46
4.2 Outer Model SEM-PLS Results	47
4.2.1 Convergent Validity	47
4.2.1.1 Loading Factor Analysis	47
4.2.1.1.1 Loading Factor Analysis on Attractiveness Variable	48
4.2.1.1.2 Loading Factor Analysis on Expertise Variable.....	49
4.2.1.1.3 Loading Factor Analysis on Trustworthiness Variable	50
4.2.1.1.4 Loading Factor Analysis on Attitude Toward Content Advertisement Variable	50
4.2.1.1.5 Loading Factor Analysis on Purchase Intention Variable	51
4.2.1.2 Average Variance Extracted (AVE).....	52
4.2.2 Discriminant Validity.....	53
4.2.2.1 Fornell-Larcker Criterion	53
4.2.2.2 Cross Loading	54
4.2.3 Reliability Result	57
4.2.3.1 Cronbach Alpha.....	57
4.2.3.2 Composite Reliability.....	58
4.3 Inner Model SEM-PLS Results	59

4.3.1 Coefficient of Determination (R^2).....	60
4.3.2 Variance Inflation Factor (VIF).....	61
4.3.3 Hypothesis Testing.....	63
4.3.4 Effect Size (f^2).....	68
4.3.5 Importance-Performance Map Analysis (IPMA).....	69
4.4 Analysis and Discussion.....	72
4.4.1 The Positively Significant Effect of Attractiveness on Attitude Toward Content Advertisement	72
4.4.2 The Positively Significant Effect of Expertise on Attitude Toward Content Advertisement	75
4.4.3 The Positively Significant Effect of Trustworthiness on Attitude Toward Content Advertisement	77
4.4.4 The Positively Significant Effect of Attitude Toward Content Advertisement on Purchase Intention	78
CHAPTER V	81
CONCLUSION AND RECOMMENDATIONS	81
5.1 Conclusion.....	81
5.2 Implications	82
5.2.1 Theoretical Implication.....	82
5.2.2 Managerial and Practical Implication	84
5.3 Limitation and Recommendations.....	86
5.3.1 Research Limitations	86
5.3.2 Recommendations for Future Research	86
REFERENCES	88
Appendix	99
Appendix A: Questionnaire	99
Appendix B: PLS Result	109
Appendix C: Bootstrapping Result.....	119
Appendix D: IPMA Result	121

List of Figures

Figure 1. 1 Virtual Influencers Market.....	3
Figure 1. 2 AI Endorser Example.....	5
Figure 1. 3 Research Process.....	12
Figure 2. 1 The Meaning Transfer Model.....	16
Figure 2. 2 Research Model	28
Figure 3. 1 Importance vs. Performance Matrix.....	37
Figure 4. 1 Loading Factor Analysis.....	48
Figure 4. 2 AVE Graph	53
Figure 4. 3 Cronbach's Alpha Graph	58
Figure 4. 4 Composite Reliability Graph	59
Figure 4. 5 Final PLS-SEM Model: Outer Loadings (with T-values), Structural Path Coefficients (with T-values), and R ² Values.....	67
Figure 4. 6 Importance-Performance Map Analysis (IPMA) Graph.....	72

List of Tables

Table 2. 1 Previous Research	22
Table 3. 1 Operational Variable.....	31
Table 3. 2 Likert Scale.....	32
Table 4. 1 Gender Distribution of Respondents.....	39
Table 4. 2 Age Distribution of Respondents	40
Table 4. 3 Residential Area of Respondents	40
Table 4. 4 Last Education Level of Respondents	41
Table 4. 5 Occupation of Respondents.....	41
Table 4. 6 Monthly Expense of Respondents	42
Table 4. 7 Platform Resources for Finding AI Endorsers	42
Table 4. 8 AI Endorser Exposure Frequency	43
Table 4. 9 Likert Scale Classification.....	44
Table 4. 10 Descriptive Statistic: Attractiveness.....	44
Table 4. 11 Descriptive Statistic: Expertise.....	45
Table 4. 12 Descriptive Statistic: Trustworthiness.....	45
Table 4. 13 Descriptive Statistic: Attitude Toward Content Advertisement.....	46
Table 4. 14 Descriptive Statistic: Purchase Intention.....	47
Table 4. 15 Loading Factor Analysis: Attractiveness.....	49
Table 4. 16 Loading Factor Analysis: Expertise	49
Table 4. 17 Loading Factor Analysis: Trustworthiness.....	50
Table 4. 18 Loading Factor Analysis: Attitude Toward Content Advertisement.....	51
Table 4. 19 Loading Factor Analysis: Purchase Intention.....	52
Table 4. 20 AVE Values for Each Construct.....	52
Table 4. 21 Fornell-Larcker Criterion	54
Table 4. 22 Cross Loading Result	55
Table 4. 23 Cronbach Alpha Result.....	57
Table 4. 24 Composite Reliability Result.....	59
Table 4. 25 Coefficient of Determination (R^2) Result.....	60
Table 4. 26 Variance Inflation Factor (VIF) Result	61
Table 4. 27 Hypothesis Test Result	64
Table 4. 28 Effect Size (f^2) Result	68
Table 4. 29 Importance-Performance Matrix Analysis (IPMA).....	69

Acknowledgement

First and foremost, I'd like to express my deepest praise and gratitude to Allah SWT for His endless mercy, blessings, and guidance that have enabled me to complete this undergraduate thesis, which is one of the requirements for obtaining a Bachelor's Degree from IPMI International Business School.

It has been a long journey and by no means easy. At every stage, various difficulties, obstacles and valuable learning experiences have colored every process I have gone through. However, by the grace and permission of Allah SWT, unwavering support and prayers from everyone around me, I finally managed to reach one of the important milestones of this academic journey. Thus, I'd like to express sincere appreciation to:

1. **Mrs. Dr. Liza Agustina Maureen Nelloh, SE., MM., CDM**, as my thesis supervisor, for her invaluable guidance, constructive feedback, encouragement and time she gave me in writing this undergraduate thesis. Thank you for helping me complete this research successfully.
2. **Mrs. Yulita F. Susanti, Ph.D.** and **Mrs. Cut Sjahrifa Zahirsjah, M.Si**, as my thesis examiners, for their constructive criticism and suggestions, as well as for their support in refining this thesis.
3. My beloved parents, **Septi Frigati** and **Teuku Zuelkifara Ar.**, thank you very much for your unconditional love, unceasing prayers, unwavering support, your sacrifice and belief in me. You have shown relentless effort and dedication in every moment of my life to bring me to where I am today. Without your priceless affection and care, none of this would have been possible. To my dearest little sister, **Cut Zahira Rahmanova**, thank you for the laughter and joy you have given me. Thanks to you, my world has become a little lighter and more comfortable.
4. My cherished eyang uti, **Sri Purwati**, I am grateful to her for everything she did: always praying earnestly for me, encouraging me with love, and giving me strength with her advice. Heaven has welcomed a beautiful soul; may Allah grant her the highest station in Jannah. All the memories, life values, and love you left behind will forever shine in my heart and be a source of strength in every step of my life. Eyang uti is one of the biggest reasons why I am alive today and can continue on my journey. Thank you from the bottom of my heart.

5. **My wonderful extended family**, especially to my dearest uncles, Bagus and Surya, my lovely aunts, Aurora and Aziz, as well as the rest of my extended family. Thank you very much for being with me on my journey from the first time I went to university until now and for being a shoulder to lean on at every step, giving support and encouragement.
6. **Mrs. Lia Hadiati**, thank you very much for the advice, interest, support and various opportunities you have given me since I first joined the IPMI International Business School. Thank you very much for guiding me with such warm guidance and sharing valuable experiences that have greatly helped my personal growth. **The entire IPMI International Business School**, thank you for providing me with invaluable knowledge, experience, opportunities and a wonderful environment that nurtured my academic and personal growth.
7. **My dearest friends**, Ocha, Tasya, and Ningsi, who have been with me every step of the way while I was studying at IPMI International Business School. Thank you very much for the endless laughter, countless memories, late-night talks, and for keeping me sane throughout this journey. Your presence has not only made my academic journey easier, but also taught me the value of friendship, unity and mutual support. I am truly grateful to have met such brave people like you. Even if we eventually go our separate ways, I hope the friendship we've built will last forever. I pray that we will all be successful and happy, and that we will meet again one day.

Jakarta, July 2026
Cut Azzahra Teuku Zuelkifara

Abstract

The rapid development of artificial intelligence has led to new phenomena in the digital marketing context: the use of AI endorsers as communication tools for brands. However, its impact on consumer responses remains unclear, particularly regarding the credibility of information sources. This study aims to analyze the impact of perceived attractiveness, expertise, and trustworthiness of AI endorsers on the attitudes and purchase intentions of Greater Jakarta consumers. This study utilized quantitative research on Gen Z and Millennials who actively use social media and have contact with AI endorsers in Greater Jakarta and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Purposive sampling was used, and 182 validated data were collected. The results show that dimensions of the source credibility (i.e., attractiveness, expertise, and trustworthiness) have a positive and significant impact on consumers' attitudes towards content advertisement and ultimately purchase intention. Hypothesis testing, effect sizes, and IPMA results indicate that attractiveness is the most dominant predictor of source credibility in shaping consumers' attitudes. This result is supported by the highest value of the path coefficient and effect size compared to other predictors. Furthermore, IPMA results show that attractiveness is a strategic factor in building positive attitude toward content advertisement and leading to purchase intention. The findings contribute to the AI-powered digital marketing literature by integrating Source Credibility Model within AI Endorser context; as well as offer insights for marketers and AI developers to design AI endorsers that are widely acceptable to consumers.

Keywords: AI endorser, source credibility, attitude toward content advertisement, purchase intention, digital marketing.

CHAPTER I

INTRODUCTION

1.1 Research Background

In recent years, the rapid advancement of digital technology has fundamentally transformed the marketing landscape (Pascucci et al., 2023). Organizations are increasingly adopting digital marketing strategies to enhance consumer engagement by leveraging technology to deliver personalized, timely, and interactive experiences (Ramesha et al., 2025a). Artificial intelligence (AI) has emerged as a key tool in this transformation, empowering marketers to automate content creation, predict consumer preferences, and optimize communication strategies across various digital channels (Ziakis & Vlachopoulou, 2023a). As consumers spend more time on digital platforms, their behaviors, expectations, and engagement patterns are evolving alongside technological innovations (Jain et al., 2024). Consequently, AI-powered digital marketing will not only enable more effective brand communications but also significantly impact how consumers perceive, evaluate, and respond to marketing messages (Chiu & Ho, 2023; R. Zhang, 2023). Therefore, understanding these technological and behavioral dynamics is crucial to exploring the potential of AI as a credible resource in marketing communications.

Artificial intelligence is changing how consumers perceive and engage with brands, and marketers now use AI as an active communicator representing those brands (Beyari & Hashem, 2025; Ramesha et al., 2025b; Ziakis & Vlachopoulou, 2023b). AI endorsers, digital personas and avatars, emerged from this shift as a communication strategy built to convey brand messages, provide differentiation, control, scalability, and engagement (Ahmed & Rathore, 2024; Su, 2025; Teppo, 2025). Unlike human endorsers, AI endorsers behave consistently with the brand image, speed up content creation, stay available at all times, and operate simultaneously across multiple platforms (Böhndel et al., 2023). Consumers anthropomorphize these non-human entities and judge their trustworthiness, expertise, and credibility much as they would a human's (Kong & Fang, 2024; Placani, 2024). This suggests the evaluation mechanism consumers apply to AI

endorsers resembles the one they apply to human endorsers, though strong empirical evidence on actual consumer behavior is still lacking.

Brands have begun using AI endorsers in marketing campaigns for several reasons, including AI's ability to increase the perceived novelty of an advertisement (Franke et al., 2023). This points to a strength AI endorsers hold over human endorsers: technological advancement. AI endorser credibility rests on a structured, low-risk approach that differs fundamentally from the human approach. Human endorser credibility develops organically, bends to external factors like shifts in public opinion, and can be undone by personal scandals, inconsistent behavior, or subjective bias (Yan, Huam, et al., 2024). AI endorsers carry no personal experiences and resist scandal, because brands control them completely and no contradiction can arise to damage their reputation (Franke et al., 2023). Consumers also read AI endorsers' information as more rational and reliable, since credibility here rests on consistent, on-brand messaging (Gerlich, 2023). Large-scale integration of AI and data analytics strengthens the perception of expertise and trustworthiness further, because audiences read the recommendations as analysis rather than personal opinion (Gerlich, 2023). AI endorsers also project a more stable image, since brands can monitor and strategically plan every communication (Gerlich, 2023). This lets AI endorsers maintain consistency across communication, behavior, and image.

Global AI endorsers already show how this credibility plays out in practice. *Lu do Megalu* from Brazil, for instance, has worked with international brands including *Adidas*, *McDonald's*, *Red Bull*, *MAC*, *Maybelline*, and *Samsung* (Gerlich, 2023; Jayasingh et al., 2025). *Lil Miquela* (the trailblazer) from USA, who is utilized by various international fashion brands such as *Channel*, *Calvin Klein*, *Burberry*, *Fendi* (Gerlich, 2023; Jayasingh et al., 2025). Moreover, there is AI endorser from South Africa called *Shudu*, known for the world's first digital supermodel and utilized by various international brand such as *Cosmopolitan*, *Vogue*, *Balmain*, *Smart*, *Prada* (Gerlich, 2023; Jayasingh et al., 2025). Another famous AI endorsers are *Noonoouri* (the fashion icon), *Imma* (Japan's virtual it-girl), *Aitana Lopez* (the Spanish girl with a human touch), *GEICO Gecko* (green influencer), *Luks*

(metaverse boy) (Saman, 2025). These virtual characters are not only visually appealing but also offer brands a communication tool that they have complete control over. In this way, they maintain the consistency of their image and the message they wish to convey to the consumer.

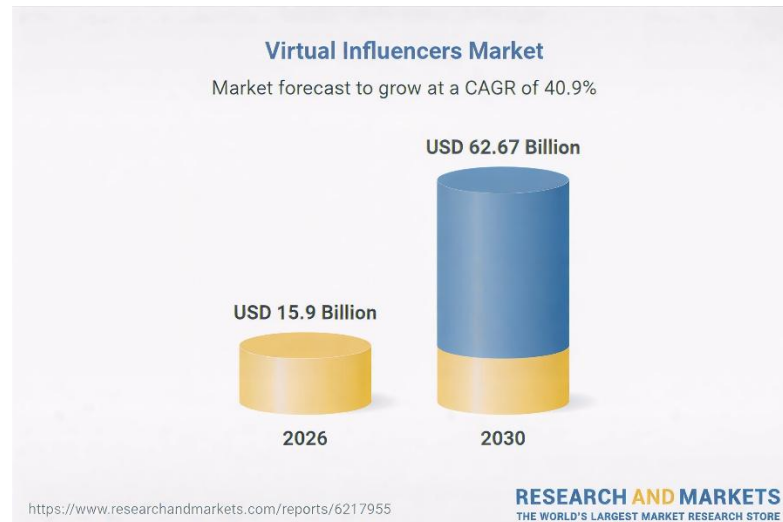


Figure 1. 1 *Virtual Influencers Market*
Source: Research and Markets (2026)

Data from Research and Markets (2026) shows that the virtual influencer industry is experiencing very significant growth with the compound annual growth rate (CAGR) reaching 40.9%. This figure reflects the increasing prevalence of AI technologies in digital marketing campaigns, particularly in the use of AI endorsers. This indicates that AI endorsers are no longer considered an experimental innovation, but has become an increasingly important and competitive strategy for brands to reach consumers.

Although the use of AI endorsers in Indonesia is not as widespread as in the global market, various brands and creative agencies have begun exploring the possibilities of deploying AI endorsers as an alternative to target young, tech-savvy digital consumers, particularly the younger generation. AI endorsers give Indonesian brands a competitive edge in marketing communications and let them manage their messages and image flexibly. Social media's popularity in Indonesia accelerates adoption of digital content like AI endorsers. Their emergence reflects a shift in

how Indonesian brands build relationships and credibility with consumers in the digital age.

AI endorsers in Indonesia are gaining attention in the digital marketing literature, but empirical research on their use in business practice remains limited. The phenomenon is still developing, with virtual influencers such as *Arbie Seo* entering the market (Putra, 2025). *Lentari van Lorainne* has endorsed products including coffee shops and gym equipment (Agustin & Sepang, 2025). Other Indonesian AI endorsers, such as *@lav_caca*, *@hai.veronika*, and *@lentaripagi*, appear increasingly in marketing campaigns and social media content (Saman, 2025). Their emergence shows that Indonesian organizations, on a relatively limited scale, are beginning to experiment with AI in marketing communication. AI endorsers hold significant potential, but their use in marketing practice remains uneven and far from commonplace.

Source Credibility Theory offers a fitting theoretical foundation for understanding how consumers' perceptions of AI endorsers shape their attitudes and purchase intentions. Ohanian (1990) argues that a message's effectiveness depends largely on the audience's perception of the source's credibility, which spans three dimensions: attractiveness, expertise, and trustworthiness. Attractiveness captures how likeable the source is and how much it draws audience interest; expertise captures how competent and knowledgeable the source appears on the topic; trustworthiness captures how honest the audience perceives the source to be (Kong & Fang, 2024). Researchers originally applied this theory to human endorsers, but increasingly apply it to AI endorsers as well (Chiu & Ho, 2023; Kong & Fang, 2024). Consumers' assessments of AI credibility can therefore shape their attitudes toward advertising content and, in turn, their intentions to purchase products or services an AI endorser promotes.

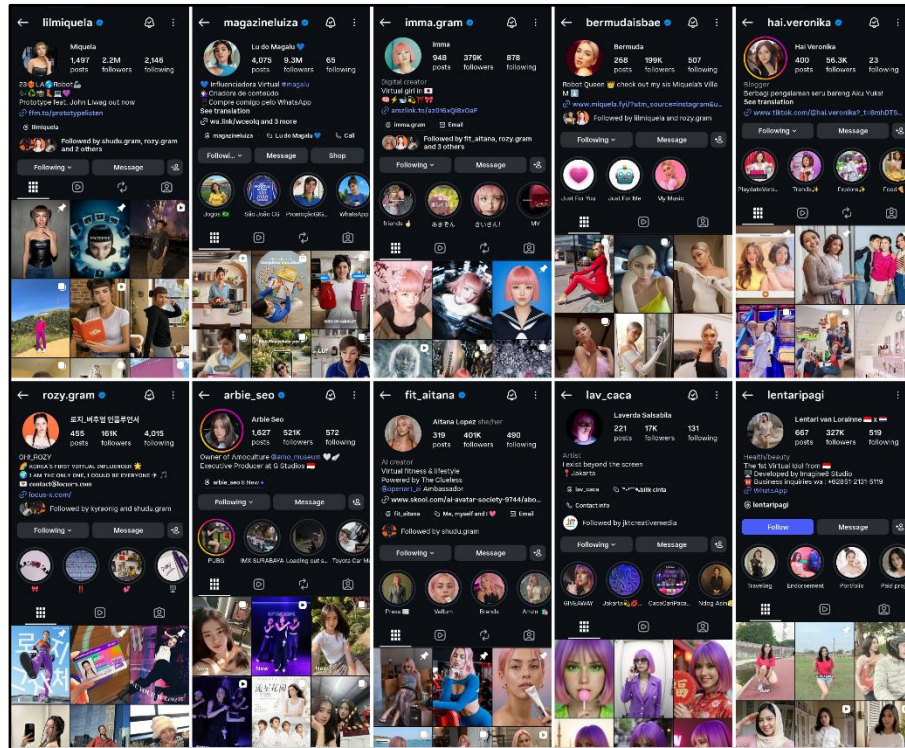


Figure 1. 2 AI Endorser Example
Source: Instagram (2026)

While source credibility theory provides a framework for assessing credibility, the unique characteristics of AI endorser raise additional observations that differ from those of human endorser. AI endorser (e.g., digital avatars, non-human influencers), incorporate anthropomorphic elements, allowing users to project human characteristics onto digital entities (Placani, 2024). Despite the perceptions of attractiveness, expertise, and trustworthiness are important in this context, consumer evaluations influenced by additional factors such as the ability of AI interactions to be socially “alive” to build immersive social presence (Xu et al., 2025a). Therefore, understanding how AI endorsers are perceived by the public is crucial for bridging the gap between perceived credibility and consumers’ attitudes toward content advertisement generated by AI endorsers.

The credibility of AI endorsers perceived by consumers ultimately determines their attitudes toward advertising content, which significantly influences their purchase intentions. Attitudes toward advertising content reflect consumers’ cognitive and affective evaluations, making consumers more attentive to credibility dimensions, such as trustworthiness, expertise, and attractiveness, when interacting with content

advertisement generated by AI endorsers (W. K. Tseng & Ou, 2025a). In a marketing context, positive attitude toward content advertisement enhances the persuasive effect and encourages consumers to follow recommendations. As AI endorser gain a high level of attractiveness, expertise, and trustworthiness, these perceptions lead to positive attitudes toward content advertisement and increased purchase intentions for recommended products or services (Chiu & Ho, 2023).

The rapid development of AI endorsers has led organizations to start using AI endorsers to promote a brand. However, most of previous studies are focused on human endorsers. Extensive marketing literature confirms that aspects of source credibility, such as attractiveness, expertise and trustworthiness, play a key role in improving marketing effectiveness (Bergkvist & Zhou, 2016; Erdogan, 1999; Halder et al., 2021; Pornpitakpan, 2004). International studies have also shown that celebrity and influencer credibility can enhance attitude toward content advertisement and purchase intentions (Añaña & Barbosa, 2023; Pan et al., 2024). Several studies in Indonesia show consistent results: celebrity and influencer credibility significantly affects consumer attitude and purchase intentions (Marklen et al., 2025; Saskara & Achmad, 2024; Yulianti & Keni, 2022). Academic understanding of Source Credibility Theory's effectiveness still centers on contexts where human actors serve as the message source. Studies that treat AI endorsers as the message source remain confined largely to academic discussion.

Kong & Fang (2024) examine how AI endorser-product fit and source credibility shape product attitudes, but limit their study to South Korean consumers. Research examining AI endorser credibility's specific role in shaping attitudes toward content advertisement and purchase intentions remains scarce. Thus, this study investigates how AI endorser credibility dimensions, namely attractiveness, expertise, and trustworthiness, shape attitude toward content advertisement and, through that, strengthen purchase intention.

1.2 Research Problem and Research Gap

1.2.1 Problem Statement

In this digital era, digital transformation significantly impacts organizations. In digital marketing, the most notable transformation is the emergence of AI endorsement models. This transformation has begun to be widely observed, especially in other countries (Jayasingh et al., 2025; Kong & Fang, 2024; Y. Zhang & He, 2025). Brands are starting to use AI as virtual endorsers to convey messages, build engagement, and change consumer behavior. Despite the rapid development of AI endorsers, consumer evaluation of AI endorser credibility in influencing attitude toward content advertisement and purchase intentions is still assumptive and not fully supported by strong empirical evidence. This is because most organizations prefer to rely on human endorser who are considered more authentic and relatable to consumers. Most research on endorsement activities remains focused on human endorsers that emphasizes the importance of source credibility (Marklen et al., 2025; Saskara & Achmad, 2024; Yulianti & Keni, 2022). Meanwhile, research on AI endorsers, as anthropomorphized non-human entities, is limited. Therefore, to date, there is limited empirical evidence explaining how source credibility can operate through the same mechanisms in the context of AI endorsers, and how perceptions of AI endorser credibility can shape attitude toward content advertisement and ultimately Indonesian consumers' purchase intentions. This uncertainty encourages rigorous testing of the effectiveness of AI endorsers in influencing Indonesian consumers' attitude and purchase intentions.

1.2.2 Research Gap

Previous research discussed the effectiveness of AI endorsers in influencing consumer product attitudes, explained through endorser-product fit and source credibility (Kong & Fang, 2024). Several research gaps remain unresolved, particularly regarding tech-savvy Millennial and Gen Z Indonesian consumers.

1. Theoretical Gap

Most research on source credibility examines marketing communications involving human endorsers, such as celebrities and social media influencers (AlFarraj et al., 2021; Añaña & Barbosa, 2023; Argyris et al., 2021; Babu et al., 2024; YASA et al., 2025). In this context, researchers treat source credibility dimensions such as attractiveness, expertise, and trustworthiness as inherent human characteristics. However, technological advancement has introduced a new phenomenon in digital marketing communications: AI endorsers acting as the message source. This raises a theoretical concern: can source credibility, a concept built for human entities, apply consistently to non-human entities like AI endorsers? A theoretical gap exists, and source credibility theory's applicability to AI endorsers needs examination (Kong & Fang, 2024).

2. Population Gap

The population gap matters most among the gaps identified here. Most previous studies on AI endorser effectiveness focus on consumers in countries with high digital penetration, such as South Korea (Kong & Fang, 2024). Research on how Indonesian consumers evaluate AI endorser credibility remains limited. Sociocultural background significantly shapes perceptions of AI, levels of trust, and consumer responses to AI (Stefanus Kembau et al., 2025; Wulandari et al., 2025). This study therefore examines AI endorser effectiveness among Indonesian consumers.

3. Empirical Gap

An empirical gap also exists in the relationship models previous research has used. Kong & Fang (2024) examine the relationship between endorser-product fit, source credibility, and attitude toward the product as a consumer response to marketing messages. Few studies directly examine how source credibility affects consumers' attitudes toward content advertisement, or how those attitudes affect purchase intentions. This study proposes an empirical model linking source credibility, attitude toward content

advertisement, and purchase intentions, to deepen understanding of how AI endorsers affect digital marketing communications.

4. Evidence Gap

Empirical evidence on AI endorsers in commercial practice remains limited. Some global companies have started experimenting with virtual influencers, also called AI endorsers, in their marketing campaigns. But this application stays limited and concentrates mainly in large enterprises with ample technological resources. This limited application highlights persistent uncertainty about AI endorsers' effectiveness in influencing consumer behavior. Many organizations still question whether AI endorsers can build credibility on par with human endorsers. This gap in empirical evidence, particularly in developing countries like Indonesia, underscores the need for in-depth studies into AI endorser effectiveness (Kong & Fang, 2024).

1.3 Research Question

Based on these problems and gaps, the researcher investigates the following questions:

1. How does perceived attractiveness of the AI endorsers influence attitude toward content advertisement in Greater Jakarta?
2. How does perceived expertise of the AI endorsers influence attitude toward content advertisement in Greater Jakarta?
3. How does perceived trustworthiness of the AI endorsers influence attitude toward content advertisement in Greater Jakarta?
4. How does attitude toward content advertisement influence consumer purchase intentions of AI endorser in Greater Jakarta?

1.4 Research Objectives

This research has four main objectives as follows:

1. To analyze the effect of perceived attractiveness of the AI endorser on attitude toward content advertisement in Greater Jakarta.
2. To analyze the effect of perceived expertise of the AI endorser on attitude toward content advertisement in Greater Jakarta.
3. To analyze the effect of perceived trustworthiness of the AI endorser on attitude toward content advertisement in Greater Jakarta.
4. To analyze the effect of attitude toward content advertisement on consumer purchasing intentions of AI endorser in Greater Jakarta.

1.5 Research Benefits

1.5.1 For academics and researchers specializing in digital marketing

This study provides a significant academic contribution to the development of digital marketing literature, particularly in the fields of AI endorsement model. Through the application of Source Credibility Theory in the context of AI endorsers, this study advances understanding of how the dimension of credibility (i.e., attractiveness, expertise, trustworthiness) operate when the source of communication is not human and describes the psychological mechanisms that link AI endorser perceptions to attitude toward content advertisement and purchase intentions.

1.5.2 For marketing practitioners and firms

The research findings provide strategic insight for marketing practitioners and firms in designing AI-based marketing communication strategies. The research findings can help marketers understand what they need to focus when developing AI endorser to create positive attitude toward content advertisement and purchase intentions.

1.5.3 For AI technology developers and digital industry stakeholders

The research findings provide a consumer-based perspective for AI technology developers on how credibility features can be incorporated into the design of AI endorsers. By understanding how consumers evaluate the attractiveness, expertise, and trustworthiness of AI endorsers, developers can design AI systems that not only improve technology but are also effective in building trust and persuasion in the digital marketing fields.

1.6 Research Process

The flowchart below shows the research process, from problem identification through to conclusion and recommendation in order to solve the research problems. The process begins with problem identification, aimed at understanding the phenomenon under study and defining the research focus. Preliminary research follows, to build an initial grasp of the topic. A literature review then examines relevant theories, concepts, and prior research as a theoretical foundation for the study. Finally, the researcher formulates hypotheses to test.

After formulating the hypotheses, the study proceeds to data collection through questionnaires distributed to participants who meet the research criteria. The researcher then tests the collected data to identify relationships between the variables studied. The results appear in three sections: Findings, Analysis, and Discussion. Finally, the researcher draws conclusions and offers recommendations based on the findings.

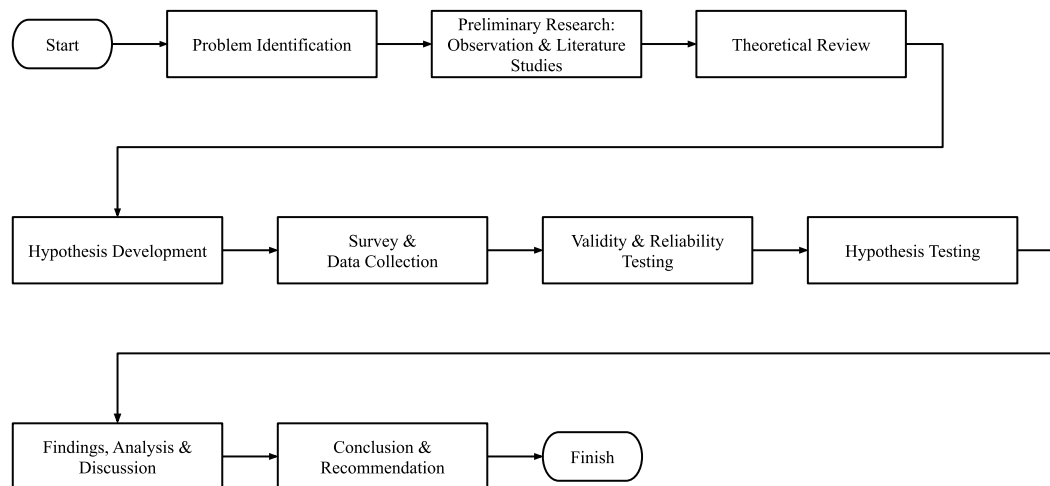


Figure 1. 3 Research Process
Source: Sekaran & Bougie (2016)

1.7 Research Outline

This study consists of five chapters. Each chapter builds on the others toward a cohesive research structure, findings, and conclusions. The outline is as follows:

1.7.1 Introduction

This chapter introduces the research intent through the background, problem statement, research gap, research questions, research objectives, research benefits, and research flow, so readers understand the research context before the discussion that follows.

1.7.2 Literature Review

This chapter presents the theoretical foundations. The researcher reviews existing literature and studies on the relevant topic, grounding the research in established theory rather than subjective opinion or unfounded assumption.

1.7.3 Research Method

This chapter aims to provide practical information about the methodology used in this study, including the research design, operational variables, population and sample, data collection, and analysis techniques.

1.7.4 Findings, Analysis, and Discussions

This chapter aims to provide a comprehensive and meaningful interpretation of the research findings. The researcher is responsible for ensuring that the raw data collected in this chapter translates into comprehensive and clear findings.

1.7.5 Conclusion and Recommendation

This chapter presents the conclusions, implications, limitations, and recommendations of the research findings. Building on the material covered in the previous chapters, the researcher concludes the study by drawing conclusions based on the structured research findings. Furthermore, practical and theoretical implications are presented for those interested in this field. Next, the limitations of the study and future research directions are presented. Finally, recommendations for this study are offered.

CHAPTER II

LITERATURE REVIEW

2.1. Source Credibility Theory

Source credibility theory sits at the center of persuasive communication research. It holds that a message's effectiveness depends largely on how the public perceives the source's credibility (Ohanian, 1990). The theory traces back to classical communication science, which showed that people trust information from sources they consider credible (Hovland & Weiss, 1951). In marketing, source credibility becomes crucial wherever third parties act as information providers.

Hovland & Weiss (1951) defined source credibility as the extent to which a source is considered competent and reliable enough to convey credible information. Their classic model identifies two dimensions: expertise and trustworthiness. Ohanian (1990) later expanded this to three dimensions: attractiveness, expertise, and trustworthiness. Several studies show these three dimensions significantly influence consumer responses to marketing messages. Mohan (2025), studying celebrity endorsement, finds that endorsers with high credibility more effectively reinforce consumers' positive attitudes toward brands and advertisements. Pornpitakpan (2004) review of five decades of evidence finds that source credibility consistently drives persuasiveness, shaping consumer attitudes and behavioral intentions toward brands and advertisements, including purchase intentions.

The concept of source credibility has evolved alongside digital marketing and social media influencers. Credibility now extends beyond celebrities to influencers, who often build stronger bonds with their audience. Studies show influencer credibility plays a crucial role in building public trust, and that greater trust improves brand perception and increases purchase intent (Dominic et al., 2025).

Technological advancement now poses new challenges for source credibility theory, particularly the rise of AI endorsers as information sources in marketing communications. Unlike human endorsers, AI endorsers are non-human entities designed to mimic human social and behavioural characteristics through

anthropomorphism (Placani, 2024). This raises the question: are traditional credibility dimensions (i.e., attractiveness, expertise, and trustworthiness), still applicable, relevant, and whether they have excellent influence as a non-human source of information? Therefore, further research is needed into how consumers assess the credibility of AI endorsers and how these perceptions influence attitudes and purchasing intentions in the context of digital marketing.

2.1.1. AI Endorser Attractiveness

Attractiveness refers to the physical and social appeal of the source or information provider, which can increase the public's interest and attention for the information (G. K. S. Lee, 2026). Physical attractiveness reflects the audience's liking for the source, a liking that is related to physical characteristics such as beauty, sexiness, and elegance (van Reijmersdal et al., 2024). The source with strong physical attractiveness can generate more positive product attitudes because consumers' perception of the source's physical attractiveness influences their evaluation of the advertised product. McCracken (1989), Meaning Transfer Model suggests that when an entity (e.g., an influencer, AI endorser) is associated with a brand, consumers infer that the meaning associated with the entity also applies to the brand or product. The model consists of three stages, for example, when an AI endorser promotes a brand in an advertisement: the first stage is from culture to celebrities, where AI endorsers incorporate cultural meanings from society (e.g., beauty, courage, status) into their self-image; the second stage is from celebrities to products, where the meanings embodied by AI endorser are transferred to the products they promote, thus giving these products the same "personality" as the AI endorser; and the third stage is from products to consumers, where consumers buy and use products to obtain the cultural meanings they contain, usually to shape or reinforce their own identity.

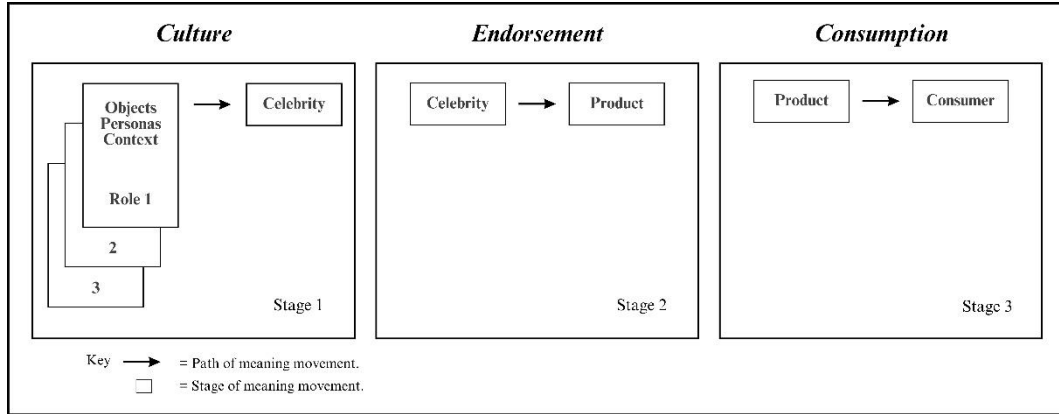


Figure 2. 1 *The Meaning Transfer Model*
Source: McCracken (1989)

For AI endorser perspectives, AI endorser stems not only from its “attractive” appearance but also from its visual design, digital aesthetics, and ability to convey recognizable expressions and communication styles. AI endorsers are typically designed with ideal attributes that align with the preferences of their target audience, making them more appealing than real people. This appeal plays a crucial role in capturing consumer attention and ultimately establishing a psychological connection with the audience. Furthermore, appeal can evoke positive emotional responses (e.g., sympathy, interest), which ultimately influence attitude toward content advertisement.

In additions, social attractiveness refers to the attraction of the AI endorser’s similarity as a friend or a person to themselves (G. K. S. Lee, 2026). According to Leite & Baptista (2022), social media influencers (SMIs) enhance the sense of similarity between themselves and their followers by revealing private and personal information, such as deep personal feelings or everyday problems. This builds the audience’s respect and trust, and ultimately deepens their empathy and interest toward the influencer. For AI endorsers, this framework suggests that when audiences easily relate to the daily life an AI endorser portrays, their emotional connection and the endorser’s social appeal both increases. A different strategy creates social distance by showcasing a luxurious lifestyle only a “lucky few” can afford (van Reijmersdal et al., 2024), differentiating the endorser from followers by emphasizing professional status and expertise (Casaló et al., 2020). This strategy

weakens the audience connection, though, since audiences generally struggle to relate to a luxurious lifestyle and high professional status.

Attractiveness serves as a key entry point in the persuasion process, since consumers first respond to visual presentation and imagery. Attractive AI endorsers typically draw greater audience engagement, hold attention longer, and increase the odds that audiences process further information. This fits the broader finding that people respond more readily to physically and socially engaging sources. For AI endorsers specifically, a consistent appearance, an appealing lifestyle, and a compelling narrative all enhance attractiveness. Perceived attractiveness therefore shapes consumers' initial assessment of an AI endorser.

2.1.2. AI Endorser Expertise

According to Hovland & Weiss (1951), expertise refers to how reliable a source a communicator is considered, based on the knowledge, experience, or skills they hold. McCracken (1989), instead defines expertise as the communicator's perceived ability to make valid claims. A more recent definition, Puengjandum et al. (2026) describes expertise as the knowledge, experience, or competence of the information provider in a particular field, thereby increasing the public's trust in the conveyed information. In this study, expertise can therefore be understood as the extent to which consumers believe that AI endorser capable of making valid claims and is an expert in the field of the product that they recommend to their audiences (Yan, Tat, et al., 2024).

In the context of social media influencers, SMIs emphasize their expertise to convince audiences that they are providing valuable and reliable information (Farivar et al., 2021). Hovland & Weiss (1951) argues that the higher the perceived level of expertise, the more persuasive the message. A study by Casaló et al. (2020) among Instagram users found that followers are inclined to accept the advice of social media influencers who are considered experts. Aytuna (2019) also found that the expertise of influencers provides a significant explanation for consumer responses, including purchase intentions. However, other studies found no

significant association between expertise and purchase intention (AlFarraj et al., 2021).

In the field of AI endorser, Kong & Fang (2024) found that the expertise of AI endorser can increase their credibility in consumer's perspectives, thereby improving consumer attitudes. This contradicts the findings of Chiu & Ho (2023), which concluded that the expertise of AI endorser has no direct influence on consumer purchase intention. This raises further consideration among consumers, who wonder whether AI endorsers can truly provide authentic opinions, references, or content regarding the products they promote, since AI endorser, unlike human endorser, do not actually use the products.

2.1.3. AI Endorser Trustworthiness

According to Hovland & Weiss (1951), trustworthiness refers to the extent to which an audience trusts and accepts a communicator and their information. McCracken (1989) defines trustworthiness as the perceived validity of a statement by an information provider. A recent study by van Reijmersdal et al. (2024) suggests that trustworthiness refers to the public's perception of the honesty, integrity, and reliability of the information provider. In the context of this study, trustworthiness can therefore be interpreted as the degree of confidence consumers have in an AI endorser acting as an information provider.

In marketing communication, trustworthiness is a crucial factor because it determines whether consumers accept or reject information. Pornpitakpan (2004) emphasizes that trustworthiness has a significant influence on persuasiveness in various communication contexts. Multiple studies have confirmed that trustworthiness has a significant influence on purchase intention (Aytuna, 2019). However, other studies found no significant association between trustworthiness and purchase intention (Lou & Yuan, 2019).

In the context of AI endorser, Drossaert (2023) conducted a comparative study to determine whether differences in perceived trustworthiness between human and AI endorser have the same impact on consumer purchase intentions. The study found that the trustworthiness of AI endorser had a positive influence on consumer

purchase intentions. However, research by Chiu & Ho (2023) yielded the opposite result. Chiu & Ho (2023) compared three types of influencers (traditional celebrities, micro-influencers, and AI endorser) and concluded that the trustworthiness of AI endorser had no influence on consumer purchase intentions. These studies further conclude that, even among tech-savvy Generation Z consumers, AI endorsers' impact on attitudes and behavior remains uncertain.

2.2 Attitude Toward Content Advertisement

Consumer attitude stands as a fundamental concept in consumer behavior research, explaining how people evaluate an object, product, or marketing stimulus (Solomon, 2023). Rozenkowska (2023) defines consumer attitude as a psychological tendency expressed through a positive or negative evaluation of a particular object, which in marketing can be a product, a brand, or an advertisement (Solomon, 2023). Consumer attitudes matter because they shape how people process information and respond to marketing messages, which makes understanding them essential for companies designing communication strategies meant to influence purchase intention.

Consumer attitude comprises two interrelated components: cognitive and affective (Solomon, 2023). The cognitive component covers consumers' beliefs, knowledge, and perceptions about an object, such as their evaluation of a product's quality or usefulness (Solomon, 2023). The affective component covers the feelings or emotions consumers hold toward an object, such as sympathy, comfort, or interest (Solomon, 2023). Together, these components form the overall evaluation that determines whether an attitude is positive or negative, and research consistently treats this blend of rational and emotional evaluation as central to explaining attitude formation (Solomon, 2023).

In consumer behavior, attitudes play a key role in decision-making and behavioral intentions, including purchase intentions (Rozenkowska, 2023). Consumers who hold positive attitudes toward content advertisement tend to show greater trust and accept more of the information presented. Negative attitudes, on the other hand, can hinder persuasion even when the information is high quality. Researchers therefore

often treat attitude as a mediating variable, bridging consumers' perceptions of stimuli and their eventual behavioral responses (Rozenkowska, 2023).

Digital technology has expanded the concept of consumer attitude to cover human-computer interaction, including artificial intelligence. Consumers form attitudes toward the advertising content and technologies delivering marketing messages, not just toward products or brands. Consumer attitudes toward AI-generated content advertisement reflect how consumers perceive the AI endorser as an information source or brand representative (Fan et al., 2024). Perceptions of an AI endorser's attractiveness, expertise, and trustworthiness shape these attitudes at both the cognitive and emotional level. When consumers perceive AI endorsers as reliable sources that deliver messages well, they show more positive attitudes toward the content advertisement. Thus, attitudes towards content advertisement are a crucial factor, reflecting how consumers evaluate marketing messages. Azkiah & Hartono (2023) find that positive attitudes toward content advertisement correlate with increased purchase intention, which makes attitude toward content advertisement a key mechanism linking marketing strategy to effectiveness.

This study focuses on attitude toward content advertisement, based on consumers' evaluation of AI-generated content advertisement, including the AI endorser's credibility as an information source. When consumers perceive an AI endorser as attractive, expert, and trustworthy, they tend to hold a positive attitude toward the content advertisement it generates, which increases their willingness to accept information and follow recommendations (Azkiah & Hartono, 2023; Fan et al., 2024). Consumer attitude toward content advertisement thus works as a psychological mechanism linking perceptions of AI credibility to purchase intentions, which makes understanding how this attitude forms crucial to explaining AI endorser effectiveness in digital marketing.

2.3 Purchase Intention

Purchase intention, a key concept in consumer behavior, describes an individual's tendency or willingness to purchase a specific product or service in the future (Lou & Yuan, 2019). It generally forms through evaluating marketing stimuli such as

advertising, recommendations, or past experience. Ajzen (1991), identifies behavioral intention as a key predictor of actual behavior, which makes purchase intention an important variable for understanding purchase decisions. Research by Lou & Yuan (2019) further shows that purchase intention is an important outcome in digital marketing, especially in influencer marketing.

Purchase intention is not spontaneous; it is influenced by various internal and external factors that shape consumers' perceptions and judgments. Internal factors include consumers' attitudes, perceptions, and trust in a product or brand, while external factors may include information obtained through media, recommendations, or social influence. Research by Sokolova & Kefi (2020) shows that consumers' trust in influencers and their attitudes significantly influence their purchase intention. This suggests that purchase intention is the result of a complex interaction between psychological factors and marketing stimuli. Understanding the factors that influence purchase intention is therefore crucial for developing effective marketing strategies.

In modern marketing, purchase intention is often closely linked to digital dissemination and the influence of endorsement model on consumers. Influencer marketing, which integrates human and digital entities, has become a key strategy for shaping consumer perceptions and purchase intention. Research by Lou & Yuan (2019) shows that consumers' trust in branded post influences their purchase intention. Research by De Veirman et al. (2017) further found that influencer characteristics affect how consumers evaluate information and form purchase intention. Purchase intention depends on the information provider as much as the product itself, which gives endorsers a key role in shaping it.

Purchase intention is gaining importance as artificial intelligence and virtual influencers spread through digital marketing. AI endorsers, as a new communication channel, shape consumers' purchase intention in diverse and dynamic ways. Several studies show that consumers' perceptions of AI endorsers, including their trust, reliability, relevance, and expertise, influence attitudes and purchase intentions. Gerlich (2023) shows that interactions with AI endorsers affect consumer attitudes and, ultimately, purchase intentions. Consumers' trust in AI

endorser as an information source proves key to whether they trust the recommendations it provides. In AI-based marketing, then, purchase intention depends on the consumer's perception of the technology as a communication tool as much as on the product itself.

This study uses purchase intention as the dependent variable and examines its effect on consumers' attitudes towards content advertisement. When consumers have a positive attitude towards content advertisement, they are more receptive to AI endorser's information and are more likely to consider purchasing products recommended by AI endorser. This suggests that consumers' perception of AI endorser play a significant role in linking its credibility with purchase intention. Credibility dimensions such as attractiveness, expertise and trustworthiness further indirectly influence the formation of purchase intention through consumers' attitudes. This study therefore treats purchase intention as a psychological outcome, influenced by consumers' perceptions and evaluations of AI endorser. Therefore, analyzing purchase intention is crucial for understanding the effectiveness of AI applications in digital marketing strategies.

2.4 Findings of Previous Research

Several studies have been conducted to analyze the role of AI endorsers in influencing consumer attitudes and purchase intentions. The following are some previous studies relevant to this research topic.

Table 2. 1 Previous Research

Title	Author	Variables	Method	Results
Research on the Effectiveness of Virtual Endorsers: A Study Based on the Match-Up Hypothesis and Source Credibility Model.	Kong & Fang (2024)	Endorser product-fit, attractiveness, expertise, trustworthiness, product type, product attitude.	Partial least squares structural equation modelling (PLS-SEM)	This study shows that endorser-product fit significantly influences source credibility and consumer attitudes toward the product. Source credibility (attractiveness, expertise, and trustworthiness) plays a significant mediating role between endorser fit and positive consumer attitude.

Title	Author	Variables	Method	Results
Digital Influencers Promoting Healthy Food: The Role of Source Credibility and Consumer Attitudes and Involvement on Purchase Intention.	Añaña & Barbosa (2023)	Involvement with Instagram, advertising avoidance, consumer involvement with healthy food, attitude towards Instagram Advertisement, Instagrammer credibility, purchase intention.	Exploratory-Confirmatory Approach (E/CFA) & Structural Equation Modelling (SEM)	Digital influencer credibility, involvement with healthy food, and attitude toward Instagram Advertisement positively affect the likelihood of purchasing healthy food.
Impact of Celebrity, Micro-Celebrity, and Virtual Influencers on Chinese Gen Z's Purchase Intention Through Social Media.	Chiu & Ho (2023)	Attractiveness, expertise, trustworthiness, emotional attachment, purchase intention.	Hayes Process Macro in SPSS	An influencer's physical attractiveness, expertise, and trustworthiness significantly influence consumers' emotional attachment. Emotional attachment significantly mediates the relationship between influencer credibility and purchase intention, and has a significant positive effect on purchase intention among China's Generation Z. Traditional celebrities' physical attractiveness affects purchase intention more strongly than micro-influencers and virtual influencers do. Micro-influencers' expertise and trustworthiness affect purchase intention more strongly than other influencer types do.
The Power of Virtual Influencers: Impact on Consumer Behaviour and Attitudes in the Age of AI.	Gerlich (2023)	Trustworthiness, Reliability, Expertise, Relevancy of opinion, Consideration in Purchase Decision, Purchase Intention.	Mixed-methods	Consumers increasingly prefer virtual influencers, perceiving them as more trustworthy, credible, and relevant to their preferences, which increases purchase intention.
Artificial Intelligence Influencers' Credibility Effect on Consumer Engagement and Purchase Intention.	Jayasingh et al. (2025)	Information Value, Entertainment Value, Attractiveness, Human-likeness, Credibility, Customer Engagement, Purchase Intention.	SPSS and AMOS version 29	When using AI-powered virtual influencers to promote a brand, credibility, informative value and human-likeness are key factors influencing consumer engagement and purchase intention. The attractiveness and entertainment value of AI influencers' social media posts

Title	Author	Variables	Method	Results
				influence consumer engagement, but are not influence purchase intention.
Influencer Marketing: How Message Value and Credibility Affect Consumer Trust of Branded Content on Social Media.	Lou & Yuan (2019)	Information Value, Entertainment Value, Attractiveness, Expertise, Trustworthiness, Similarity, Trust in Branded Posts, Brand Awareness, Purchase Intention.	Partial least squares (PLS) path model	The informative value of the content produced by influencers, the trustworthy, attractiveness, and the similarity with their audiences, positively impact audiences' trust in the influencer's branded posts, brand awareness, and purchase intentions.
The Effect of Social Media Source Credibility on Purchase Interest of Products from Online Stores.	Saskara & Achmad (2024)	Source Credibility Attractiveness, Source Credibility Expertise Ness, Source Credibility Trustworthiness, Consumer Attitudes, Purchase Intention.	Partial least squares (PLS)	Influencer credibility has a positive and significant influence on consumer attitudes, and consumer attitudes mediate the relationship between influencer credibility and purchase intentions. Thus, credibility dimensions (attractiveness, expertise, and trustworthiness) significantly influence consumer responses to advertising.
SOCIAL AND EMOTIONAL DRIVERS OF ENGAGEMENT WITH AI VIRTUAL INFLUENCERS: A QUALITATIVE STUDY IN INDONESIA.	Stefanus Kembau et al. (2025)	Peer influence, expectations from digital personas, emotional resonance, and perceptions of authenticity.	Qualitative research, Semi-structured interview, Thematic Analysis NVivo 14 software	(1) Social influence serves as a mechanism for cultural endorsement and normative belief; (2) performance expectancy is driven by informational credibility, entertainment value, and behavioral consistency; (3) emotional resonance reflected in perceptions of authenticity and psychological comfort, and plays a central role in interpersonal communication; and (4) willingness to use virtual influencer is positively related to issues of digital identity projection and social legitimacy.
Can Virtual Influencers Drive Online Consumer Behavior? An Applied Examination of ELM Model Investigating the Marketing Effects of Virtual Influencers.	W. K. Tseng & Ou (2025b)	Perceived Product Value, Trustworthiness, Expertise, Attractiveness, Product Involvement, Purchase Intentions.	Structural Equation Modelling (SEM)	Perceived product value, trustworthiness, attractiveness, and expertise of virtual influencers have a significant positive influence on purchase intention. Conversely, product involvement moderates these influences differently: the effects of trustworthiness and attractiveness on purchase

Title	Author	Variables	Method	Results
				intention are significant, while the moderating effects of expertise and perceived value are non-significant.
Source Credibility, Perceived Quality, and Attitude Towards Brand as Predictor on Purchase Intention of Local Beauty Products.	Yulianti & Keni (2022)	Expertise Source Credibility, Trustworthiness Source Credibility, Attractiveness Source Credibility, Perceived Quality, Attitude toward Brand, Purchase Intention.	Partial Least Square – Structural Equation Modelling (PLS-SEM)	Perceived quality and attitude toward the brand were significant positive predictors of purchase intention. Source credibility was not a positive predictor of purchase intention.

Source: Multiple References (2026)

2.5 Hypothesis Development

2.5.1 The impact of perceived attractiveness of the AI endorser on attitude toward content advertisement in Greater Jakarta.

Perceived attractiveness is a key dimension of source credibility. This relates to the endorsers' visual and social appeal. In marketing, endorsers perceived as attractive tend to capture consumers' attention more easily and instill a positive impression of the message conveyed (G. K. S. Lee, 2026). Although AI endorsers are non-human entities, the concept of attractiveness carries an anthropomorphic dimension. Consumers judge their attractiveness against human characteristics: the ability to create social and emotional impressions, and a digital aesthetic the public finds acceptable. Kong & Fang (2024) find that an AI endorser's attractiveness significantly influences consumer attitudes, since consumers tend to transfer the endorser's positive attributes onto the advertised product. Han & Balabanis (2024) similarly find that consumers evaluate advertising content more positively when they find the endorser attractive. Attractiveness can also deepen consumers' emotional engagement, strengthening how they evaluate the information source. For AI endorsers in Greater Jakarta, endorser attractiveness should likewise shape attitude toward content advertisement positively. Thus, the hypothesis can be proposed/ formed below:

H1: Perceived attractiveness of the AI endorser has a positive and significant effect on attitude toward content advertisement in Greater Jakarta.

2.5.2 The impact of perceived expertise of the AI endorser on attitude toward content advertisement in Greater Jakarta.

Perceived expertise refers to the knowledge, skills, and competence an influencer demonstrates when conveying information about products or services (Puengjandum et al., 2026). Source credibility theory treats expertise as a key factor in how much trust consumers place in a message source. Endorsers perceived as experts persuade more effectively, since consumers judge their information as more reliable (Ohanian, 1990). AI endorsers demonstrate expertise not through real-world experience but through consistently relevant information, high-quality content, and apparent insight into specific areas, since their knowledge doesn't come from human processes. Consumers judge this expertise by how they interpret the endorser's demonstrated abilities. Kong & Fang (2024) find that an AI endorser's expertise positively influences consumer attitude and strengthens marketing message effectiveness. Han & Balabanis (2024) similarly find that consumers evaluate advertising content more positively when they perceive the endorser as an expert. Consumer perceptions of AI endorser expertise also shape how credible they find the information provided: the greater the perceived expertise, the more positive consumers' attitudes toward content advertisement become. Thus, the hypothesis can be proposed/ formed below:

H2: Perceived expertise of the AI endorser has a positive and significant effect on attitude toward content advertisement in Greater Jakarta.

2.5.3 The impact of perceived trustworthiness of the AI endorser on attitude toward content advertisement in Greater Jakarta.

Perceived trustworthiness reflects how much consumers trust the honesty, truthfulness, and reliability of information AI endorsers convey. Trustworthiness anchors persuasive communication, since consumers accept information more readily from sources they perceive as honest and fair (van Reijmersdal et al., 2024). In marketing, trustworthiness shapes positive consumer attitudes toward messages

and their sources (Pornpitakpan, 2004). Though AI endorsers are non-human, anthropomorphism still shapes how consumers form trustworthiness judgments about them, treating these digital entities as social actors evaluable on interpersonal characteristics. Consumers judge AI endorsers by their displayed behavior and characteristics, even though the endorsers lack human intentions, moral values, and honesty. This lets consumers attribute social qualities like trustworthiness and credibility to AI endorsers, and in digital marketing, these endorsers have begun to gain recognition as reliable information sources. Prior research finds that consumer trust in AI endorsers significantly affects their attitudes and behavioral intentions (Kong & Fang, 2024). Han & Balabanis (2024) similarly find that consumers evaluate advertising content more positively when they find the endorser trustworthy. The higher consumers perceive an AI endorser's trustworthiness, the more positive their attitude toward content advertisement. Thus, the hypothesis can be proposed/ formed below:

H3: Perceived trustworthiness of the AI endorser has a positive and significant effect on attitude toward content advertisement in Greater Jakarta.

2.5.4 The impact of attitude toward content advertisement on consumer purchase intention in Greater Jakarta.

Consumer attitude refers to a consumer's overall evaluation of a specific object, which can be positive or negative. In consumer behavior theory, attitude plays a crucial role in predicting behavioral intentions (including purchase intentions). According to Ajzen (1991), an attitude toward a specific behavior is a key factor influencing a consumer's intention to perform that behavior. Digital marketing research has also revealed that a positive attitude toward internet celebrity self-brands can increase consumers' purchase intentions (T. H. Tseng & Wang, 2023). Even when content originates from non-human entities, consumers can still form certain beliefs about messages they receive through anthropomorphism. In this context, AI endorsers can be considered as non-human social actors with specific identity, human-like characteristics and communication skills. Thus, it can influence how consumers perceive, understand, and evaluate the content they create. In the context of AI endorsers, a consumer's attitude toward content

advertisement is a critical factor in determining whether they accept recommendations and purchase advertised products. The more positive a consumer's attitude toward content advertisement, the higher their purchase intention (Azkiah & Hartono, 2023). Thus, the hypothesis can be proposed/ formed below:

H4: Attitude toward content advertisement of the AI endorser has a positive and significant effect on purchase intention in Indonesia.

2.6 Theoretical Framework

Figure 2.2 shows the research model based on the relationships between variables. There are five variables in this study, including three independent variables (i.e., attractiveness, expertise, trustworthiness), one mediating variable (i.e., attitude toward content advertisement), and one dependent variable (i.e., purchase intention).

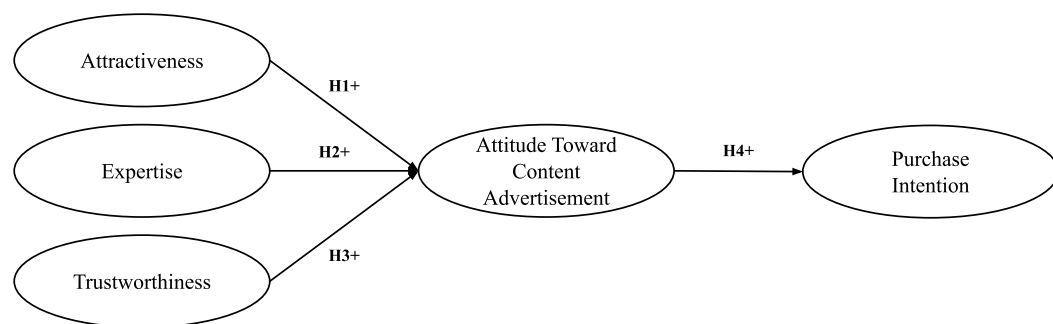


Figure 2. 2 Research Model
Source: Modified from Kong & Fang (2024)

CHAPTER III

RESEARCH METHOD

3.1 Research Design

The research approach is the blueprint to clarify how researcher collect, measure, and analyze the data (Sekaran & Bougie, 2016). There are several research approaches, including quantitative and qualitative study. Quantitative study is focused on the measuring and analyzing numerical data, which to test hypotheses and draw conclusions that can be generalized. Qualitative study is focused on gain a deeper understanding of a phenomenon through interviews, observations, and focus group discussions. This research employs a quantitative approach to investigates the relationship between independent variable, mediation variable, and dependent variable. To investigate this relationship, the researcher selected an explanatory quantitative methodology using a questionnaire with Likert scale analysis as measurement instrument. This approach allows the researcher to gather data from numerous individuals who have actively utilize social media to interact with AI endorsers.

3.2 Population and Sample

According to Sekaran & Bougie (2016), a population is the entire group of people, events, or things that researchers intend to study. Meanwhile, the sample consists of various members selected from the population (Sekaran & Bougie, 2016). This study aims to determine whether the dimension of Source Credibility Theory (i.e., attractiveness, expertise, trustworthiness) has a positive and significant effect on consumer attitude toward content advertisement and influences purchase intentions among a consumer group in Greater Jakarta. This study used purposive sampling to collect its data sample. The sampling process focused on individuals who met the researcher's specific criteria (Sekaran & Bougie, 2016). The sample had to meet the following criteria:

1. Individuals who actively use social media, especially Instagram.
2. Individuals exposed to AI endorser.
3. Individuals who live in Greater Jakarta.

4. Individuals in the following age groups:

- a. Late adolescence: 18-25 years.
- b. Early adulthood: 26-35 years.
- c. Late adulthood: 36-45 years.

Moreover, this study employs the Partial Least Square – Structural Equation Modelling (PLS-SEM) method, thus a minimum of 69-100 samples is required (J. Hair & Alamer, 2022). However, this study utilized the 10-times rule to determine the required sample size for sufficient statistical power of the research results. The 10-times rule is a rule of thumb often associated with the views of experts in the analysis of structural equation models (SEM). This rule states that the minimum sample size must be at least ten times the number of indicators (items) used in the research model (J. F. Hair et al., 2021). Thus, the minimum sample size for this study is 150.

3.3 Data Collection

This study collects primary data through questionnaire surveys, designed to gather information on AI endorser credibility, consumer attitude toward content advertisement, and purchase intentions. The researcher will distribute an online survey via Google Forms across the Jakarta metropolitan area over 2 to 4 weeks, giving this study a cross-sectional design, with data collected once over a specific period. During data collection, participants will learn the study's purpose, their rights, and the voluntary nature of their participation. The researcher guarantees participant anonymity and confidentiality throughout data collection, in line with research ethics. The researcher will process and statistically analyze the collected data using descriptive statistics and structural equation modeling (SEM-PLS), and present the results in graphs, charts, or tables to support comprehensive, consistent interpretation and appropriate conclusions and recommendations.

3.4 Operational Variables

In this study, five variables were used. The researchers based the work on a research model from a previous study (Kong & Fang, 2024). Purchase intention was used as the dependent variable. The aim of this study was to analyze the impact of AI endorser credibility (measured by three main dimensions: attractiveness, expertise,

and trustworthiness) on consumers' purchase intention. Additionally, attitude toward content advertisement were used as a mediating variable to investigate whether consumers' perceptions of AI endorsers initially formed positive attitudes and ultimately influenced their purchase intention.

Table 3. 1 Operational Variable

Variable	Definition	Code	Items	Scale
Attractiveness Kong & Fang (2024)	Attractiveness refers to the physical and social appeal of the information provider, which can increase the public's interest and attention for the information	AT1	I think that AI endorser has a strong attractiveness.	5-Likert Scale (1=strongly disagree, 5 = strongly agree)
		AT2	I think that AI endorser has a visually appealing appearance.	
		AT3	I think that AI endorser is very lively.	
Expertise Kong & Fang (2024),	Expertise refers to the knowledge, experience, or competence of the information provider in a particular field, thereby increasing the public's trust in the conveyed information	EX1	I think that AI endorser has expertise in their field.	5-Likert Scale (1=strongly disagree, 5=strongly agree)
		EX2	I think that AI endorser is competent to make assertions about the product.	
		EX3	I think that AI endorser has extensive product knowledge.	
Trustworthiness Kong & Fang (2024)	Trustworthiness refers to the public's perception of the honesty, integrity, and reliability of the information provider	TR1	I think AI endorser provides valid information.	5-Likert Scale (1=strongly disagree, 5=strongly agree)
		TR2	I think that AI endorsers are trustworthy.	
		TR3	I consider AI endorsers to be a reliable source of information.	
Attitude Toward Content Advertisement Azkiah & Hartono (2023)	Consumer Attitudes are defined as a psychological tendency expressed by a positive or negative evaluation of a particular object.	CA1	I feel that endorsement content from AI endorsers provides important information about a product.	5-Likert Scale (1=strongly disagree, 5=strongly agree)
		CA2	I am prompted to seek additional information after seeing the endorsement content from the AI endorser.	
		CA3	I find the product information in the endorsement content from the AI endorser very helpful.	
Purchase Intention Xu et al. (2025b)	Purchase Intention refers to individual's tendency or willingness to purchase a specific product or service in the future	PI1	I have a strong desire to purchase products recommended by the AI endorser.	5-Likert Scale (1=strongly disagree, 5=strongly agree)
		PI2	I wish I can buy products recommended by the AI endorser in the future.	
		PI3	I plan to purchase products recommended by the AI endorser.	

Source: Author (2026)

The data was collected through a questionnaire survey. The questionnaire consisted of several items related to the research topic, and each item was closed-ended questions. Five scales were used to measure the respondents' responses, and these scales are correlated with the research variables as shown in the table below.

Table 3. 2 Likert Scale

Statement	Score
Strongly Disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly Agree	5

Source: Sekaran & Bougie (2016)

The collected data is recorded in Microsoft Excel software and then coded to proceed the analysis step using SEM-PLS in SmartPLS 4.0 software.

3.5 Data Analysis Technique

In this study, descriptive statistics and structural equation modelling with partial least squares (SEM-PLS) were used. The researchers chose this method because it met various analytical criteria, such as a moderate sample size and the ability to assess the influence between variables in the model (J. Hair & Alamer, 2022). First, a descriptive analysis was performed using Microsoft Excel to obtain basic information about the respondents. Subsequently, the software SmartPLS 4.0 was used to analyze the data using the SEM-PLS method, which simultaneously examined relationships between complex variables.

In structural equation modelling (SEM), the Partial Least Squares (PLS) path model consists of two components (J. F. Hair et al., 2021). First, the structural model (i.e., the inner model) identifies the relationships (paths) between latent variables (i.e., constructs, represented by circles or ovals). Second, the measurement model (i.e., the outer model) identifies the relationships between constructs and indicator variables (often represented by rectangles). Based on the position of the latent variables within causal relationships, measurement models are categorized into two primary roles: exogenous latent variables are variables that act as causes or

influencing factors, which are not influenced by other variables in the model; whereas endogenous latent variables are variables that act as outcome or causal variables, which are influenced by other variables in the model.

3.5.1 Descriptive Analysis

This study uses descriptive analysis to identify patterns in the data, thereby defining the phenomenon and answering research questions. Descriptive analysis is a statistical analysis process in which frequencies, means, and standard deviations are used to provide descriptive information about the dataset (Sekaran & Bougie, 2016). Descriptive analysis involves selecting respondents based on requirements and collecting demographic information such as age, gender, education level, and occupation to construct a respondent profile. The data are analyzed using Microsoft Excel and presented as frequency distribution tables (i.e., percentages). The goal is to demonstrate the dominant position of certain groups in the study. This type of descriptive analysis is often used in causal studies, which aim to test causal relationships between variables in order to draw conclusions based on the characteristics of the respondents and their perception of the research variables (Sekaran & Bougie, 2016).

3.5.2 Outer Model SEM-PLS

The first series of the SEM-PLS statistical test involves the use of validity and reliability tests to measure the outer model (i.e., the measurement model). The purpose of outer model measurement is to evaluate the measurement effect of each indicator variable on the latent variables.

3.5.2.1 Validity

Validity is a criterion used to assess how accurately quantitative research measures a concept (J. F. Hair et al., 2021). In other words, the aim to conducting a validity test is to check how well a model measures what it is supposed to measure. This verification is essential for increasing the transparency of research and its results, and for reducing the risk of bias. The researcher examines convergent validity and discriminant validity.

Convergence validity tests are tests to determine whether indicators (items) that measure the same variable show a strong correlation or converge to that variable (Sekaran & Bougie, 2016). The goal is to verify whether items within the same group effectively explain a single subject. This test is performed using factor loadings and an AVE (Average Variance Extracted). According to J. F. Hair et al. (2021), a factor loading value greater than 0.708 is considered valid, which means that the construct explains at least 50% of the variance of the indicator. Additionally, an average AVE (Average Variance Extracted) value greater than 0.50 is considered acceptable (J. F. Hair et al., 2021).

A discriminant validity test ensures that there is no correlation between two different concepts (Sekaran & Bougie, 2016). In other words, this test prevents redundancy by guaranteeing that variable A does not measure the same thing as variable B. This test is validated using the Fornell-Larcker criterion and cross-loading. According to J. F. Hair et al. (2021), the Fornell-Larcker criterion determines validity when a latent variable explains significantly more of its own metric variance (measured by the square root of AVE) than the variance due to correlations with other variables within the model. Meanwhile, cross-loading compares the correlation between each indicator (items) and the corresponding variable. Specifically, the correlation value between the indicator (items) and the own variable must be greater than the correlation value with other variables (J. F. Hair et al., 2021).

3.5.2.2 Reliability

Reliability tests reveal the degree of consistency of an instrument when measuring a construct or variable (J. F. Hair et al., 2021). In other words, reliability indicates the degree of correlation between indicators that measure the same construct and the consistency of the results. Cronbach's alpha (α) and Composite Reliability (CR) are often used as reliability tests to measure the internal consistency between items (J. F. Hair et al., 2021). Cronbach's alpha (α) assumes that all indicators have equal loadings (τ -equivalence). Meanwhile, Composite Reliability (CR) uses different weights (loadings). For both Cronbach's alpha (α) and Composite Reliability (CR), a value ≥ 0.70 applies as a minimum threshold, indicating that the indicators in the

variable have sufficient internal consistency, or specifically, the construct or variable is considered reliable (J. F. Hair et al., 2021).

3.5.3 Inner Model SEM-PLS

Statistical analysis of inner models (i.e., structural models) identifies relationships (paths) between latent variables (i.e., constructs, represented by circles or ovals). The purpose of inner model measurement is to tests hypothesized relationships between variables.

3.5.3.1 Coefficient of Determination (R-Square)

The coefficient of determination (R^2) is a statistical metric used to assess the explanatory power of a model (J. F. Hair et al., 2021). R^2 represents the variance explained by each endogenous. According to (J. F. Hair et al., 2021), R^2 values range from 0 to 1, where higher values indicate stronger explanatory power. The R^2 value measures the extent to which changes in the exogenous variable explain changes in the endogenous variable. For example, an R^2 value of 0.75 means that the independent variable can predict 75% of the dependent variable. In many social sciences, R^2 values of 0.75, 0.50, and 0.25 are generally considered significant, moderate, and weak (J. F. Hair et al., 2021). Thus, a value close to 1 means that the independent variable provides almost all the information needed to predict the dependent variable. Conversely, a value close to 0 means that the independent variable has weak explanatory power or cannot accurately predict the dependent variable.

3.5.3.2 Variance Inflation Factor (VIF)

Variance Inflation Factor (VIF) is a statistical metric used to test for multicollinearity among independent variables in a research model. It ensures that exogenous variables (i.e., independent) are not overcorrelated, thereby verifying whether each variable contributes uniquely to explaining the endogenous variable (i.e., dependent). According to J. F. Hair et al. (2021), a VIF value lower than 3 indicates no multicollinearity issues, a VIF value between 3 and 5 indicates no significant multicollinearity issue that could bias the model, and a value greater than 5 indicates a risk of multicollinearity. Thus, a VIF values below 5 are still acceptable with theoretical justifications (J. Hair & Alamer, 2022).

3.5.3.3 Hypothesis Testing

Hypothesis testing (also known as significance testing) is a technique for analyzing sample data to evaluate proposed hypotheses about population parameters (J. F. Hair et al., 2017a). The goal is to statistically determine the probability that a sample holds the hypothesis (Sekaran & Bougie, 2016). In this study, a confidence level of 95% (critical value 1.645) is used (J. F. Hair et al., 2017a). Therefore, specific criteria are applied in this study to determine whether the hypothesis is accepted or rejected. First, when the t-value is greater than 1.645, the alternative hypothesis (H1) is accepted and the null hypothesis (H0) is rejected. Second, when the p-value is lower than the significance threshold of 0.05, H1 is considered acceptable. This enables researchers to extensively test the research hypothesis and ensure that the results are highly reliable.

3.5.3.4 Effect size (f^2)

Effect size (f^2) is a statistical metric used to indicate the influence of exogenous variables (i.e., independent) on endogenous variables (i.e., dependent) (J. F. Hair et al., 2021). This metric shows how significant the exogenous variable contributes to explaining the endogenous variable. The f^2 value is obtained by comparing the R^2 values before and after removing an independent variable from the model (J. F. Hair et al., 2021). If the R^2 value decreases significantly after removing the variable, it indicates that the effect size of that variable is large. Conversely, if the change in the R^2 value is very small, it indicates that the contribution of that variable is also small. According to J. F. Hair et al. (2021), an f^2 value between 0.02 and 0.15 indicates a small effect size, between 0.15 and 0.35 indicates a moderate effect size, and greater than 0.35 indicates a large effect size.

3.5.3.5 Importance-Performance Analysis (IPMA)

Importance-Performance Analysis (IPMA) is a common business research methodology used to evaluate the importance and performance of key predictors in predicting desired outcomes (Teeluckdharry et al., 2024a). This evaluation aims to expand the interpretation of the PLS-SEM results by integrating two elements: Importance and Performance, to examine the performance of each predictor in relation to the target variable (J. F. Hair et al., 2017b; Minta & Stephen, 2017).

Researchers widely use this methodology because it simplifies data interpretation: it analyzes each predictor's performance and identifies which predictors need management action for optimal strategic resource allocation (Teeluckdharry et al., 2024b). The findings translate into practical recommendations that highlight priority areas for improvement, giving the research results direct relevance to strategy development and decision-making.

The IPMA framework evaluates two elements: importance and performance. The total effect of each predictor on the target variable determines its importance value, since total effect captures both the direct and indirect influence a predictor has on the targeted construct (Teeluckdharry et al., 2024b). Performance values come from the average scores of the latent variables, which SmartPLS converts to a 0–100 scale (scale-adjusted latent variable scores) (Teeluckdharry et al., 2024b). These performance scores reflect respondents' actual perception of each predictor's performance.

The importance-performance evaluation uses the median values of the importance and performance elements as thresholds, dividing the IPMA chart into four quadrants (Ferreira & Fernandes, 2015). A predictor with an importance value above the median contributes relatively significantly to the target construct. A predictor with a performance value above the median performs excellently; one below the median leaves room for improvement.

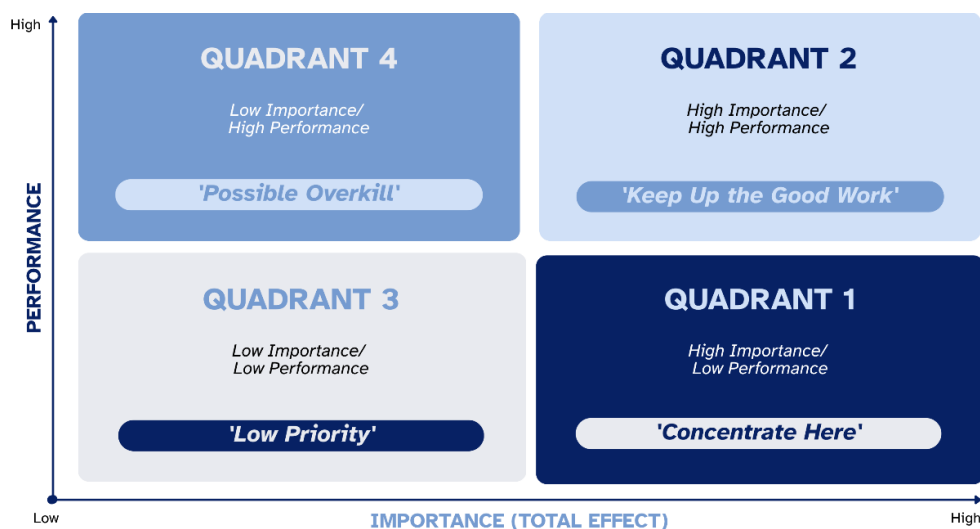


Figure 3. 1 Importance vs. Performance Matrix
Source: Adapted from Jou & Day (2021)

Predictor variables in the ‘High Importance – Low Performance’ quadrant are identified as priorities for improvement because, although they contribute significantly to the target variable, their performance remains low (Jou & Day, 2021; Minta & Stephen, 2017). Predictor variables in the ‘High Importance – High Performance’ quadrant indicate predictors have performed well and should be maintained because the predictors are the key source of competitiveness and attractiveness for businesses (Jou & Day, 2021; Minta & Stephen, 2017). Predictor variables in the ‘Low Importance – High Performance’ quadrant indicate relatively high levels of performance, although their contribution to the target variable is low (Jou & Day, 2021; Minta & Stephen, 2017). This suggest that allocating business resources to this attribute would be redundant and would be better allocated to other areas within the organization. Predictor variables in the ‘Low Importance – Low Performance’ quadrant indicate aspects of improvement that have the lowest priority (Jou & Day, 2021; Minta & Stephen, 2017).

CHAPTER IV

FINDINGS, ANALYSIS, AND DISCUSSIONS

Data collection for this study was conducted over three weeks, from June 3 to June 25, 2026, using a survey method as the primary technique for obtaining primary data. The questionnaire was distributed online to a specific target group via the Google Forms platform. The first part of this questionnaire included several screening criteria designed to select respondents. These criteria included being an active social media user, familiar with AI endorser, living in the Greater Jakarta, being Generation Z or a Millennial, and being at least 18 years old. Respondents had to meet the criteria established by the researcher to ensure that the sample was purposeful. Respondents who did not meet the criteria were excluded, resulting in 182 respondents and 91% response rate (J. F. Hair et al., 2022). This sample exceeded the minimum requirement sample size of 150 respondents ruled by a 10-times rule. Thus, the data has sufficient statistical power to test hypotheses and evaluate models.

4.1 Descriptive Analysis

4.1.1 Respondents Demography

4.1.1.1 Gender Distribution of Respondents

Table 4. 1 Gender Distribution of Respondents

Gender	N	Percentage (%)
Female	104	57.1%
Male	78	42.9%
Grand Total	182	100.0%

Source: Data Processing (2026)

According to the data in Table 4.1, in the gender section, it is evident that the majority of the respondents were female (57.1% of the total, equivalent to 104 respondents). The second largest group was male, accounting for 42.9% of the respondents (n = 78).

4.1.1.2 Age Distribution of Respondents

Table 4. 2 Age Distribution of Respondents

Age	N	Percentage (%)
18-23 y.o.	66	36.3%
24-29 y.o.	48	26.4%
30-35 y.o.	47	25.8%
36-45 y.o.	21	11.5%
Grand Total	182	100.0%

Source: Data Processing (2026)

According to the data in Table 4.2, in the age section, it is evident that the majority of respondents are aged 18-23 years, which is 36.3% of the respondents (n = 66). The second largest age group was the 24-29 age group accounting for 26.4% of the respondents (n = 48). The third largest age group was the 30-35 age group accounting for 25.8% of the respondents (n = 47). This is followed by the 36-45 age group (11.5% of the total, equivalent to 21 respondents).

4.1.1.3 Residential Area

Table 4. 3 Residential Area of Respondents

Domicile	N	Percentage (%)
Jakarta	68	37.4%
Tangerang	39	21.4%
Depok	29	15.9%
Bogor	25	13.7%
Bekasi	21	11.5%
Grand Total	182	100.0%

Source: Data Processing (2026)

According to the data in Table 4.3, in the domicile section, it is evident that the majority of the respondents came from Jakarta, accounting for 37.4% of the respondents (n = 68). The second largest group of respondents came from Tangerang, accounting for 21.4% of the respondents (n = 39). The third largest group of respondents came from Depok, accounting for 15.9% of the respondents (n = 29). This is followed by the Bogor (13.7% of the total, equivalent to 25 respondents), and the Bekasi (11.5% of the total, equivalent to 21 respondents).

4.1.1.4 Last Education Level

Table 4. 4 Last Education Level of Respondents

Last Educational Level	N	Percentage (%)
Bachelor's Degree	88	48.4%
Senior Highschool	40	22.0%
Master's Degree	26	14.3%
Associate's Degree (D3)	24	13.2%
Doctoral Degree	4	2.2%
Grand Total	182	100.0%

Source: Data Processing (2026)

According to the data in Table 4.4, in the last education level section, it is evident that the majority of respondents hold a Bachelor's Degree, accounting for 48.4% of the respondents (n = 88). The second largest group of respondents hold a Senior High School accounting for 22% of the respondents (n = 40). The third largest group of respondents hold a Master's Degree accounting for 14.3% of the respondents (n = 26). This is followed by the Associate's Degree (13.2% of the total, equivalent to 24 respondents), and the Doctoral Degree (2.2% of the total, equivalent to 4 respondents).

4.1.1.5 Occupation

Table 4. 5 Occupation of Respondents

Occupation	N	Percentage (%)
Student	63	34.6%
Private Sector Employee	47	25.8%
Freelancer / Self-employed	26	14.3%
Entrepreneur / Business Owner	26	14.3%
Government employee / Public sector	13	7.1%
Homemaker	5	2.7%
Unemployed	2	1.1%
Grand Total	182	100.0%

Source: Data Processing (2026)

According to the data in Table 4.5, in the occupation section, it is evident that the majority of respondents are Student, amounting to 34.6% of the respondents (n = 63). The second largest group of respondents work as Private Sector Employee accounting for 25.8% of the respondents (n = 47). The third largest group of respondents work as Freelancer / Self-employed accounting for 14.3% of the

respondents (n = 26). This is followed by the Entrepreneur / Business Owner (14.3% of the total, equivalent to 26 respondents), the Government employee / Public sector (7.1% of the total, equivalent to 13 respondents), and the Homemaker (2.7% of the total, equivalent to 5 respondents). Meanwhile, a small number of respondents are Unemployed, with a percentage of 1.1% or 2 respondents.

4.1.1.6 Monthly Expenses

Table 4. 6 Monthly Expense of Respondents

Monthly Expenses	N	Percentage (%)
< Rp2.000.000	38	20.9%
Rp2.000.000 - Rp5.000.000	61	33.5%
Rp5.000.000 - Rp10.000.000	57	31.3%
Rp10.000.000 - Rp15.000.000	22	12.1%
> Rp15.000.000	4	2.2%
Grand Total	182	100.0%

Source: Data Processing (2026)

According to the data in Table 4.6, in the monthly expenses section, it is evident that the majority of respondents spent Rp2.000.000 - Rp5.000.000 per month amounting to 33.5% of the respondents (n = 61). The second largest group of respondents spent Rp5.000.000 - Rp10.000.000 per month, accounting for 31.3% of the respondents (n = 57). The third largest group of respondents spent < Rp2.000.000 per month, accounting for 20.9% of the respondents (n = 38). This was followed by respondents who spent Rp10.000.000 - Rp15.000.000 per month (12.1% of the total, equivalent to 22 respondents), and then > Rp15.000.000 per month (2.2% of the total, equivalent to 4 respondents).

4.1.2 Respondents Characteristics

4.1.2.1 Platform Resources for Finding AI Endorsers

Table 4. 7 Platform Resources for Finding AI Endorsers

Platform Resources for Finding AI Endorsers	N	Percentage (%)
Instagram	92	50.5%
TikTok	59	32.4%
YouTube	31	17.0%
Grand Total	182	100.0%

Source: Data Processing (2026)

According to the data in Table 4.7, in the platform resources section, it is evident that the majority of the respondents were finding AI endorser via Instagram (50.5% of the total, equivalent to 92 respondents). The second largest platform was TikTok, accounting for 32.4% of the respondents (n = 59). The third largest platform was YouTube, accounting for 17% of the respondents (n = 31).

4.1.2.2 AI Endorser Exposure Frequency

Table 4. 8 AI Endorser Exposure Frequency

AI Endorser Exposure Frequency	N	Percentage (%)
Rarely (<2 times/week)	50	27.5%
Sometimes (2–5 times/week)	71	39.0%
Often (>5 times/week)	61	33.5%
Grand Total	182	100.0%

Source: Data Processing (2026)

According to the data in Table 4.8, in the exposure frequency section, it is evident that the majority of respondents are sometimes (2–5 times/week) interacted with AI endorser, which is 39% of the respondents (n = 71). The second largest exposure frequency group interacted with AI endorsers often (more than 5 times/week), accounting for 33.5% of respondents (n = 61). The third largest group interacted rarely (fewer than 2 times/week), accounting for 27.5% of respondents (n = 50).

4.1.3 Descriptive Statistic Results

This section presents descriptive statistical analysis to show trends in respondents' responses, identify data patterns, and assess consistency between respondents' answers for each research variable, based on mean and standard deviation. The mean describes response trends, respondents' level of agreement, and the strongest and weakest trends, measured through Likert scale interpretation and analysis of each variable's measurement indicators. The table below shows the range and classification of the Likert scale.

Table 4. 9 Likert Scale Classification

Likert Scale	Interval	Classification
1	1.00 - 1.79	Strongly Disagree
2	1.80 - 2.59	Disagree
3	2.60 - 3.39	Neutral
4	3.40 - 4.19	Agree
5	4.20 - 5.00	Strongly Agree

Source: Sekaran & Bougie (2016)

The standard deviation is used to assess the consistency, distribution patterns, or variability of respondents' responses. A standard deviation close to zero indicates relatively homogeneous (similar) responses, while a higher standard deviation indicates greater variability. Therefore, this analysis provides a preliminary insight into respondents' perceptions before further analysis is conducted.

4.1.3.1 Indicator of Attractiveness

Table 4.10 shows the results of the descriptive statistical analysis of the Attractiveness variables. According to table 4.10, the first AT indicator "I think that AI endorser has a strong attractiveness." has a mean value of 4.02, indicating that the majority of respondents agree with this statement. The second AT indicator "I think that AI endorser has a visually appealing appearance." has a mean value of 4.13, indicating that the majority of respondents agree with this statement. Meanwhile, the third AT indicator "I think that AI endorser is very lively." has a mean value of 3.96, indicating that the majority of respondents agree with this statement.

Table 4. 10 Descriptive Statistic: Attractiveness

No	Variable	Code	Indicator	Mean	STDEV
1	Attractiveness	AT1	I think that AI endorser has a strong attractiveness.	4.02	1.115
2		AT2	I think that AI endorser has a visually appealing appearance.	4.13	1.123
3		AT3	I think that AI endorser is very lively.	3.96	1.202
Variable Average Score				4.03	1.147

Source: Data Processing (2026)

4.1.3.2 Indicator of Expertise

Table 4.11 shows the results of the descriptive statistical analysis of the Expertise variables. According to table 4.11, the first EX indicator "I think that AI endorser

has expertise in their field.” has a mean value of 4.01, indicating that the majority of respondents agree with this statement. The second EX indicator “I think that AI endorser is competent to make assertions about the product.” has a mean value of 4.03, indicating that the majority of respondents agree with this statement. Meanwhile, the third EX indicator “I think that AI endorser has extensive product knowledge.” has a mean value of 4.04, indicating that the majority of respondents agree with this statement.

Table 4. 11 Descriptive Statistic: Expertise

No	Variable	Code	Indicator	Mean	STDEV
1	Expertise	EX1	I think that AI endorser has expertise in their field.	4.01	1.105
2		EX2	I think that AI endorser is competent to make assertions about the product.	4.03	0.940
3		EX3	I think that AI endorser has extensive product knowledge.	4.04	1.018
Variable Average Score				4.03	1.021

Source: Data Processing (2026)

4.1.3.3 Indicator of Trustworthiness

Table 4.12 shows the results of the descriptive statistical analysis of the Trustworthiness variables. According to table 4.12, the first TR indicator “I think AI endorser provides valid information.” has a mean value of 3.88, indicating that the majority of respondents agree with this statement. The second TR indicator “I think that AI endorsers are trustworthy.” has a mean value of 3.97, indicating that the majority of respondents agree with this statement. Meanwhile, the third TR indicator “I consider AI endorsers to be a reliable source of information.” has a mean value of 3.86, indicating that the majority of respondents agree with this statement.

Table 4. 12 Descriptive Statistic: Trustworthiness

No	Variable	Code	Indicator	Mean	STDEV
1	Trustworthiness	TR1	I think AI endorser provides valid information.	3.88	1.099
2		TR2	I think that AI endorsers are trustworthy.	3.97	1.127
3		TR3	I consider AI endorsers to be a reliable source of information.	3.86	1.171
Variable Average Score				3.90	1.132

Source: Data Processing (2026)

4.1.3.4 Indicator of Attitude Toward Content Advertisement

Table 4.13 shows the results of the descriptive statistical analysis of the Attitude Toward Content Advertisement variables. According to table 4.13, the first indicator of Attitude Toward Content Advertisement, which states “I feel that endorsement content from AI endorsers provides important information about a product,” has a mean value of 4.10, indicating that the majority of respondents agree with this statement. The second indicator of Attitude Toward Content Advertisement, which states “I am prompted to seek additional information after seeing the endorsement content from the AI endorser,” has a mean value of 4.05, indicating that the majority of respondents agree with this statement. Meanwhile, the third indicator of Attitude Toward Content Advertisement, which states “I find the product information in the endorsement content from the AI endorser very helpful,” has a mean value of 3.95, indicating that the majority of respondents agree with this statement.

Table 4. 13 Descriptive Statistic: Attitude Toward Content Advertisement

No	Variable	Code	Indicator	Mean	STDEV
1	Attitude Toward Content Advertisement	CA1	I feel that endorsement content from AI endorsers provides important information about a product.	4.10	1.057
2		CA2	I am prompted to seek additional information after seeing the endorsement content from the AI endorser.	4.05	1.079
3		CA3	I find the product information in the endorsement content from the AI endorser very helpful.	3.95	1.034
Variable Average Score				4.03	1.056

Source: Data Processing (2026)

4.1.3.5 Indicator of Purchase Intention

Table 4.14 shows the results of the descriptive statistical analysis of the Purchase Intention variables. According to table 4.14, the first PI indicator “I have a strong desire to purchase products recommended by the AI endorser.” has a mean value of 3.98, indicating that the majority of respondents agree with this statement. The second PI indicator “I wish I can buy products recommended by the AI endorser in the future.” has a mean value of 4.00, indicating that the majority of respondents agree with this statement. Meanwhile, the third PI indicator “I plan to purchase

products recommended by the AI endorser.” has a mean value of 3.92, indicating that the majority of respondents agree with this statement

Table 4. 14 Descriptive Statistic: Purchase Intention

No	Variable	Code	Indicator	Mean	STDEV
1	Purchase Intention	PI1	I have a strong desire to purchase products recommended by the AI endorser.	3.98	1.069
2		PI2	I wish I can buy products recommended by the AI endorser in the future.	4.00	1.082
3		PI3	I plan to purchase products recommended by the AI endorser.	3.92	1.132
Variable Average Score				3.97	1.094

Source: Data Processing (2026)

4.2 Outer Model SEM-PLS Results

SEM-PLS outer models identify the relationship between indicator variables and latent variables. This testing phase covers convergent validity, discriminant validity, and reliability. Testing validity and reliability requires 182 valid data sets in SmartPLS. Convergent validity testing uses average variance extracted (AVE) and factor loadings; discriminant validity testing uses the Fornell-Larcker criterion and cross-loadings; reliability testing uses Cronbach’s alpha and composite reliability.

4.2.1 Convergent Validity

Convergent validity tests determine whether indicators (items) measuring the same variable correlate strongly, or converge, on that variable (Sekaran & Bougie, 2016). This study tested both AVE and factor loading for convergent validity.

4.2.1.1 Loading Factor Analysis

Loading factor analysis refers to the strength of the relationship between indicator variable and the latent variable. According to J. F. Hair et al. (2021), the loading factor value indicates the extent to which the indicator contributes to representing the construct being studied. In other words, this loading factor measures how well the indicators selected by the researcher match the latent variable. This value must be greater than 0.50 to be accepted. Loading factor <0.50 is considered weak, a loading factor of 0.50-0.70 is considered sufficient, and a loading factor >0.70 is

considered very strong. According to J. F. Hair et al. (2021), a factor loading value greater than 0.708 is considered valid. The figure below shows that the loading factor values for all items are above 0.708, meaning that all items are accepted.

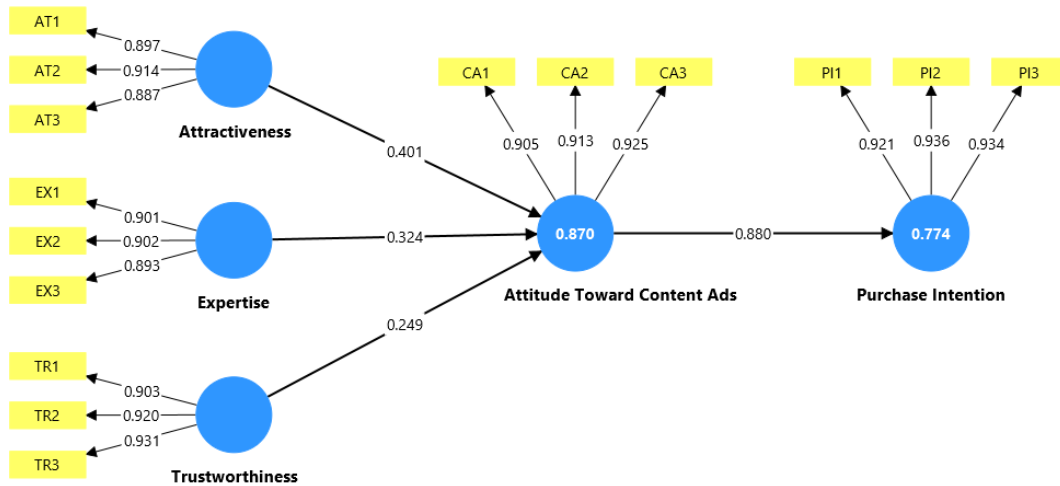


Figure 4. 1 Loading Factor Analysis
Source: Data Processing (2026)

Based on Figure 4.1, it can be concluded that the loading factor has exceeded the minimum threshold of 0.708 for convergent validity. The next section, the researcher explains in detail the loading factor analysis for each variable.

4.2.1.1.1 Loading Factor Analysis on Attractiveness Variable

Table 4.15 shows the results of the Loading Factor analysis for the Attractiveness variable. According to table 4.15, the first AT indicator “I think that AI endorser has a strong attractiveness.” has a loading factor value of 0.897, indicating that the loading factor AT1 is valid. The second AT indicator “I think that AI endorser has a visually appealing appearance.” has a loading factor value of 0.914, indicating that the loading factor AT2 is valid. The third AT indicator “I think that AI endorser is very lively.” has a loading factor value of 0.887, indicating that the loading factor AT3 is valid. Of the three indicators, AT2 has the highest loading factor value with a score of 0.914. Meanwhile, the lowest loading factor is AT3 with a score of 0.887. However, all indicators (AT1, AT2, and AT3) showed factor loading values above 0.708. Thus, it can be concluded that all indicators have fulfilled the requirements to be stated as indicators that accurately measure the latent variable of Attractiveness.

Table 4. 15 Loading Factor Analysis: Attractiveness

No	Variable	Code	Indicator	Loading Factor	Validity Assessment
1	Attractiveness	AT1	I think that AI endorser has a strong attractiveness.	0.897	Valid
2		AT2	I think that AI endorser has a visually appealing appearance.	0.914	Valid and Highest Loading Factor
3		AT3	I think that AI endorser is very lively.	0.887	Valid

Source: Data Processing (2026)

4.2.1.1.2 Loading Factor Analysis on Expertise Variable

Table 4.16 shows the results of the Loading Factor analysis for the Expertise (EX) variable. According to table 4.16, the first EX indicator “I think that AI endorser has expertise in their field.” has a loading factor value of 0.901, indicating that the loading factor EX1 is valid. The second EX indicator “I think that AI endorser is competent to make assertions about the product.” has a loading factor value of 0.902, indicating that the loading factor EX2 is valid. The third EX indicator “I think that AI endorser has extensive product knowledge.” has a loading factor value of 0.893, indicating that the loading factor EX3 is valid. Of the three indicators, EX2 has the highest loading factor value with a score of 0.902. Meanwhile, the lowest loading factor is EX3 with a score of 0. 893. However, all indicators (EX1, EX2, and EX3) showed factor loading values above 0.708. Thus, it can be concluded that all indicators have fulfilled the requirements to be stated as indicators that accurately measure the latent variable of Expertise.

Table 4. 16 Loading Factor Analysis: Expertise

No	Variable	Code	Indicator	Loading Factor	Validity Assessment
1	Expertise	EX1	I think that AI endorser has expertise in their field.	0.901	Valid
2		EX2	I think that AI endorser is competent to make assertions about the product.	0.902	Valid and Highest Loading Factor
3		EX3	I think that AI endorser has extensive product knowledge.	0.893	Valid

Source: Data Processing (2026)

4.2.1.1.3 Loading Factor Analysis on Trustworthiness Variable

Table 4.17 shows the results of the Loading Factor analysis for the Trustworthiness (TR) variable. According to table 4.17, the first TR indicator “I think AI endorser provides valid information.” has a loading factor value of 0.903, indicating that the loading factor TR1 is valid. The second TR indicator “I think that AI endorsers are trustworthy.” has a loading factor value of 0.920, indicating that the loading factor TR2 is valid. The third TR indicator “I consider AI endorsers to be a reliable source of information.” has a loading factor value of 0.931, indicating that the loading factor TR3 is valid. Of the three indicators, TR3 has the highest loading factor value with a score of 0.931. Meanwhile, the lowest loading factor is TR1 with a score of 0.903. However, all indicators (TR1, TR2, and TR3) showed factor loading values above 0.708. Thus, it can be concluded that all indicators have fulfilled the requirements to be stated as indicators that accurately measure the latent variable of Trustworthiness.

Table 4. 17 Loading Factor Analysis: Trustworthiness

No	Variable	Code	Indicator	Loading Factor	Validity Assessment
1	Trustworthiness	TR1	I think AI endorser provides valid information.	0.903	Valid
2		TR2	I think that AI endorsers are trustworthy.	0.920	Valid
3		TR3	I consider AI endorsers to be a reliable source of information.	0.931	Valid and Highest Loading Factor

Source: Data Processing (2026)

4.2.1.1.4 Loading Factor Analysis on Attitude Toward Content Advertisement Variable

Table 4.18 shows the results of the Loading Factor analysis for the Attitude Toward Content Advertisement (CA) variable. According to table 4.18, the first CA indicator “I feel that endorsement content from AI endorsers provides important information about a product.” has a loading factor value of 0.905, indicating that the loading factor CA1 is valid. The second CA indicator “I am prompted to seek additional information after seeing the endorsement content from the AI endorser.” has a loading factor value of 0.913, indicating that the loading factor CA2 is valid.

The third CA indicator “I find the product information in the endorsement content from the AI endorser very helpful.” has a loading factor value of 0.925, indicating that the loading factor CA3 is valid. Of the three indicators, CA3 has the highest loading factor value with a score of 0.925. Meanwhile, the lowest loading factor is CA1 with a score of 0.905. However, all indicators (CA1, CA2, and CA3) showed factor loading values above 0.708. Thus, it can be concluded that all indicators have fulfilled the requirements to be stated as indicators that accurately measure the latent variable of Attitude Toward Content Advertisement.

Table 4. 18 Loading Factor Analysis: Attitude Toward Content Advertisement

No	Variable	Code	Indicator	Loading Factor	Validity Assessment
1	Attitude Toward Content Advertisement	CA1	I feel that endorsement content from AI endorsers provides important information about a product.	0.905	Valid
2		CA2	I am prompted to seek additional information after seeing the endorsement content from the AI endorser.	0.913	Valid
3		CA3	I find the product information in the endorsement content from the AI endorser very helpful.	0.925	Valid and Highest Loading Factor

Source: Data Processing (2026)

4.2.1.1.5 Loading Factor Analysis on Purchase Intention Variable

Table 4.19 shows the results of the Loading Factor analysis for the Purchase Intention variable. According to table 4.19, the first PI indicator “I have a strong desire to purchase products recommended by the AI endorser.” has a loading factor value of 0.921, indicating that the loading factor PI1 is valid. The second PI indicator “I wish I can buy products recommended by the AI endorser in the future.” has a loading factor value of 0.936, indicating that the loading factor PI2 is valid. The third PI indicator “I plan to purchase products recommended by the AI endorser.” has a loading factor value of 0.934, indicating that the loading factor PI3 is valid. Of the three indicators, PI2 have the highest loading factor value with a score of 0.936. Meanwhile, the lowest loading factor is PI1 with a score of 0.921. However, all indicators (PI1, PI2, and PI3) showed factor loading values above 0.708. Thus, it can be concluded that all indicators have fulfilled the requirements

to be stated as indicators that accurately measure the latent variable of Purchase Intention.

Table 4. 19 *Loading Factor Analysis: Purchase Intention*

No	Variable	Code	Indicator	Loading Factor	Validity Assessment
1	Purchase Intention	PI1	I have a strong desire to purchase products recommended by the AI endorser.	0.921	Valid
2		PI2	I wish I can buy products recommended by the AI endorser in the future.	0.936	Valid and Highest Loading Factor
3		PI3	I plan to purchase products recommended by the AI endorser.	0.934	Valid

Source: Data Processing (2026)

4.2.1.2 Average Variance Extracted (AVE)

The average variance extracted (AVE) measures the extent to which a latent variable explains the variance in the indicators, excluding the variance caused by measurement errors. In other words, this test indicates whether the indicators used in this study truly represent the latent variable or whether they have significant errors. An AVE value ≥ 0.50 indicates that the construct can explain more than half of the variance in the indicators, indicating good convergent validity (J. F. Hair et al., 2021). The table below shows the AVE values for all variables are above 0.50, meaning that all variables are valid.

Table 4. 20 *AVE Values for Each Construct*

Variable	AVE	Result
Attractiveness	0.809	Valid
Expertise	0.808	Valid
Trustworthiness	0.843	Valid
Attitude Toward Content Advertisement	0.836	Valid
Purchase Intention	0.865	Valid

Source: Data Processing (2026)

Table 4.20 shows the AVE analysis of all variables. Based on Table 4.20, all variables have AVE values above 0.5. This indicates that all variables are valid and acceptable (J. F. Hair et al., 2021). The AVE value for Attractiveness is 0.809, which is considered valid and highly acceptable; the AVE value for Expertise is 0.808, which is considered valid and highly acceptable; the AVE value for

Trustworthiness is 0.843, which is considered valid and highly acceptable; the AVE value for Attitude Toward Content Advertisement is 0.836, which is considered valid and highly acceptable; and the AVE value for Purchase Intention is 0.865, which is considered valid and highly acceptable.

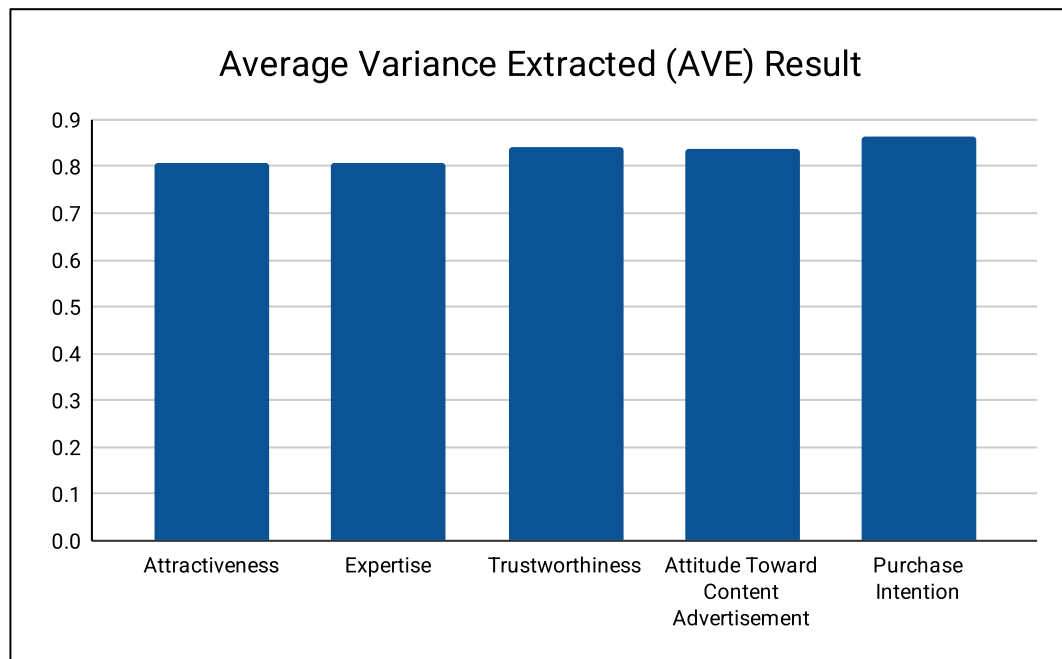


Figure 4. 2 AVE Graph
Source: Data Processing (2026)

4.2.2 Discriminant Validity

Discriminant validity measures the degree of difference between latent variables in a model. This metric ensures that latent variables measure different aspects of the same phenomenon, thus avoiding redundancy. Discriminant validity can be assessed using cross-loading and the Fornell-Larcker Criterion. When using this metric, each measurement item should have a weak correlation with all other variables except those it is related to. Its purpose is to determine whether there are differences in the measurement outcomes of different variables and whether there is convergence among them (J. Hair & Alamer, 2022).

4.2.2.1 Fornell-Larcker Criterion

Fornell-Larcker criterion determines validity when a latent variable explains significantly more of its own metric variance (measured by the square root of AVE)

than the variance due to correlations with other variables within the model. According to the Fornell-Larcker Criterion, discriminant validity is achieved when the square root of the AVE of a construct is greater than its correlation with all other constructs in the model. This requirement indicates that the construct share a high degree of variance for its own measure than for its other latent variables (J. Hair & Alamer, 2022).

Table 4. 21 *Fornell-Larcker Criterion*

	Attractiveness	Attitude Toward Content Advertisement	Expertise	Purchase Intention	Trustworthiness
Attractiveness	0.900				
Attitude Toward Content Advertisement	0.898	0.914			
Expertise	0.848	0.886	0.899		
Purchase Intention	0.867	0.880	0.877	0.930	
Trustworthiness	0.894	0.896	0.892	0.910	0.918

Source: Data Processing (2026)

Table 4.21 shows the Fornell-Larcker Criterion result. Based on table 4.21, it shows that for each construct, the square root of the average variance extracted (AVE) represented by the diagonal values is higher than the correlation between constructs represented by the off-diagonal values. For Attractiveness, the square root of AVE (0.900) exceeds its correlation with Attitude Toward Content Advertisement (0.898), Expertise (0.848), Purchase Intention (0.867), and Trustworthiness (0.894). For Attitude Toward Content Advertisement, the square root of AVE (0.914) exceeds its correlation with Expertise (0.886), Purchase Intention (0.880), and Trustworthiness (0.896). For Expertise, the square root of AVE (0.899) exceeds its correlation with Purchase Intention (0.877) and Trustworthiness (0.892). For Purchase Intention, the square root of AVE (0.930) exceeds its correlation with Trustworthiness (0.910). For Trustworthiness, the square root of AVE is 0.918.

4.2.2.2 Cross Loading

Cross-loading compares the correlation between each indicator (items) and the corresponding variable. Specifically, the correlation value between the indicator

(items) and the own variable must be greater than the correlation value with other variables (J. F. Hair et al., 2021). According to the cross-loading criterion, the loading value of each indicator on its relevant construct must be higher than its loading value on other constructs. This requirement means that each indicator can uniquely represent its own latent variable.

Table 4. 22 *Cross Loading Result*

Variable	Items	AT	CA	EX	PI	TR
AT	AT1: I think that AI endorser has a strong attractiveness.	0.897	0.746	0.704	0.726	0.763
	AT2: I think that AI endorser has a visually appealing appearance.	0.914	0.844	0.796	0.786	0.770
	AT3: I think that AI endorser is very lively.	0.887	0.827	0.783	0.821	0.877
CA	CA1: I feel that endorsement content from AI endorsers provides important information about a product.	0.824	0.905	0.793	0.755	0.763
	CA2: I am prompted to seek additional information after seeing the endorsement content from the AI endorser.	0.801	0.913	0.813	0.811	0.828
	CA3: I find the product information in the endorsement content from the AI endorser very helpful.	0.838	0.925	0.823	0.844	0.864
EX	EX1: I think that AI endorser has expertise in their field.	0.735	0.795	0.901	0.810	0.839
	EX2: I think that AI endorser is competent to make assertions about the product.	0.717	0.778	0.902	0.761	0.782
	EX3: I think that AI endorser has extensive product knowledge.	0.833	0.814	0.893	0.792	0.784

Variable	Items	AT	CA	EX	PI	TR
PI	PI1: I have a strong desire to purchase products recommended by the AI endorser.	0.792	0.825	0.802	0.921	0.816
	PI2: I wish I can buy products recommended by the AI endorser in the future.	0.825	0.828	0.832	0.936	0.854
	PI3: I plan to purchase products recommended by the AI endorser.	0.801	0.801	0.812	0.934	0.868
TR	TR1: I think AI endorser provides valid information.	0.775	0.793	0.786	0.828	0.903
	TR2: I think that AI endorsers are trustworthy.	0.829	0.800	0.833	0.844	0.920
	TR3: I consider AI endorsers to be a reliable source of information.	0.857	0.872	0.836	0.834	0.931

Source: Data Processing (2026)

Notes: AT = Attractiveness; CA = Attitude Toward Content Advertisement; EX = Expertise; PI = Purchase Intention; TR = Trustworthiness.

Table 4.22 shows the cross-loading values for each variable. Table 4.22 shows that each indicator's cross-loading value on its own construct exceeds its cross-loading values on unrelated constructs. The Attractiveness indicators (AT1–AT3) load strongly on Attractiveness (0.887–0.914), higher than their loadings on other constructs. The Attitude Toward Content Advertisement indicators (CA1–CA3) load strongly on Attitude Toward Content Advertisement (0.905–0.925), higher than their loadings on other constructs. The Expertise indicators (EX1–EX3) load strongly on Expertise (0.893–0.902), higher than their loadings on other constructs. The Purchase Intention indicators (PI1–PI3) load strongly on Purchase Intention (0.921–0.936), higher than their loadings on other constructs. The Trustworthiness indicators (TR1–TR3) load strongly on Trustworthiness (0.903–0.931), higher than their loadings on other constructs.

4.2.3 Reliability Result

Reliability tests reveal the degree of consistency of an instrument when measuring a construct or variable (J. F. Hair et al., 2021). In other words, reliability indicates the degree of correlation between indicators that measure the same construct and the consistency of the results. Cronbach's alpha (α) and Composite Reliability (CR) are often used as reliability tests to measure the internal consistency between items (J. F. Hair et al., 2021). Both tests are used to determine whether a set of indicators within each construct produces stable and internally consistent results (J. Hair & Alamer, 2022).

4.2.3.1 Cronbach Alpha

The Cronbach's alpha (α) assesses the internal consistency of indicators within a construct. Cronbach's alpha (α) assumes that all indicators have equal loadings (τ -equivalence). In other words, it assumes all items contribute equally to the latent variables. The Cronbach's alpha (α) ranges from 0 to 1, with values closer to 1 indicating higher reliability. A value ≥ 0.70 applies as a minimum threshold value, indicating that the indicators in the variable have sufficient internal consistency, or specifically, that the construct or variable is considered reliable (J. F. Hair et al., 2021). According to J. Hair & Alamer (2022), a value ≥ 0.70 is considered acceptable for generally exploratory studies, while values ≥ 0.80 indicate excellent reliability.

Table 4. 23 Cronbach Alpha Result

Variable	Cronbach's alpha	Result
Attractiveness	0.882	Reliable
Expertise	0.881	Reliable
Trustworthiness	0.907	Reliable
Attitude Toward Content Advertisement	0.902	Reliable
Purchase Intention	0.922	Reliable

Source: Data Processing (2026)

Table 4.23 shows the Cronbach's alpha values. The Cronbach's alpha value for Attractiveness is 0.882. The Cronbach's alpha value for Expertise is 0.881. The Cronbach's alpha value for Trustworthiness is 0.907. The Cronbach's alpha value for Attitude Toward Content Advertisement is 0.902. The Cronbach's alpha value

for Purchase Intention is 0.922. This reliability analysis showed that all constructs had Cronbach's alpha values higher than the suggested threshold of 0.70 (J. Hair & Alamer, 2022). These results indicate that the metrics for each construct exhibit high internal consistency, reflecting the stability of measurement results among different respondents. Therefore, it can be concluded that the results of the reliability analysis are highly reliable.

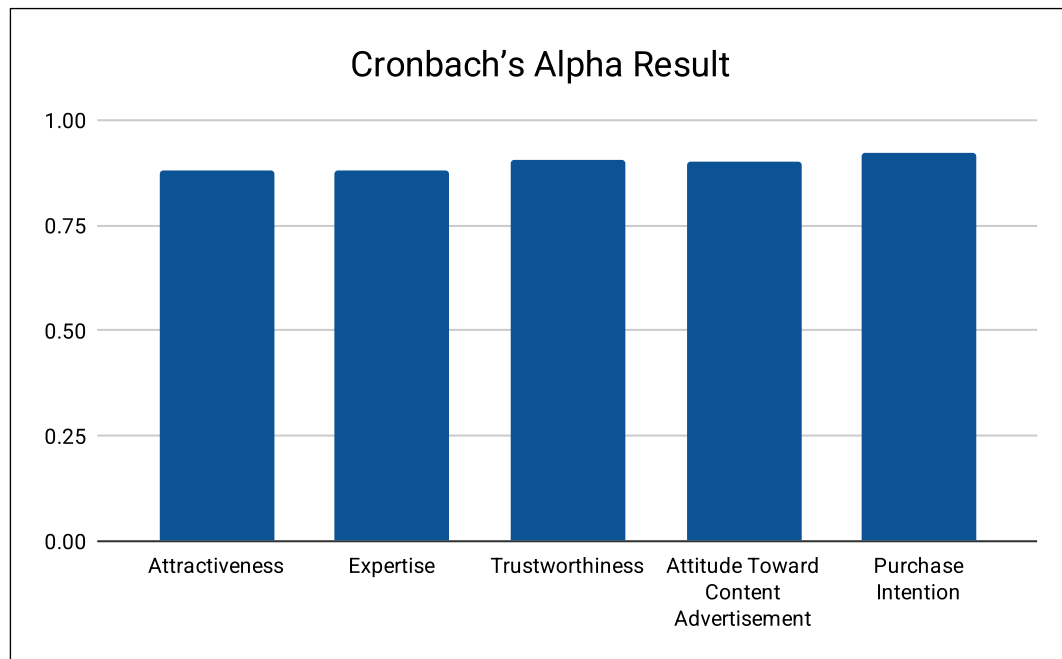


Figure 4. 3 Cronbach's Alpha Graph
Source: Data Processing (2026)

4.2.3.2 Composite Reliability

Another indicator for measuring internal consistency is Composite Reliability (CR). It measures reliability more precisely than the Cronbach's alpha because it uses different weights (loadings). Composite Reliability (CR) measures the internal consistency of composite scores or scales. It assesses the extent to which the items in a scale consistently measure the same concept or construct. A value ≥ 0.70 applies as a minimum threshold value, indicating that the indicators in the variable have sufficient internal consistency, or specifically, that the construct or variable is considered reliable (J. F. Hair et al., 2021). A CR value ≥ 0.70 indicates good reliability, while a value ≥ 0.90 indicates excellent reliability (J. Hair & Alamer, 2022).

Table 4. 24 Composite Reliability Result

Variable	Composite reliability (rho_a)	Result
Attractiveness	0.885	Reliable
Expertise	0.881	Reliable
Trustworthiness	0.910	Reliable
Attitude Toward Content Advertisement	0.903	Reliable
Purchase Intention	0.922	Reliable

Source: Data Processing (2026)

According to Table 4.24, the composite reliability of all latent variables ranged from 0.881 to 0.922. The composite reliability of Attractiveness was 0.885, Expertise was 0.881, Trustworthiness was 0.910, Attitude Toward Content Advertisement was 0.903, and Purchase Intention was 0.922. Therefore, it can conclude that all composite reliability values in this study are reliable.

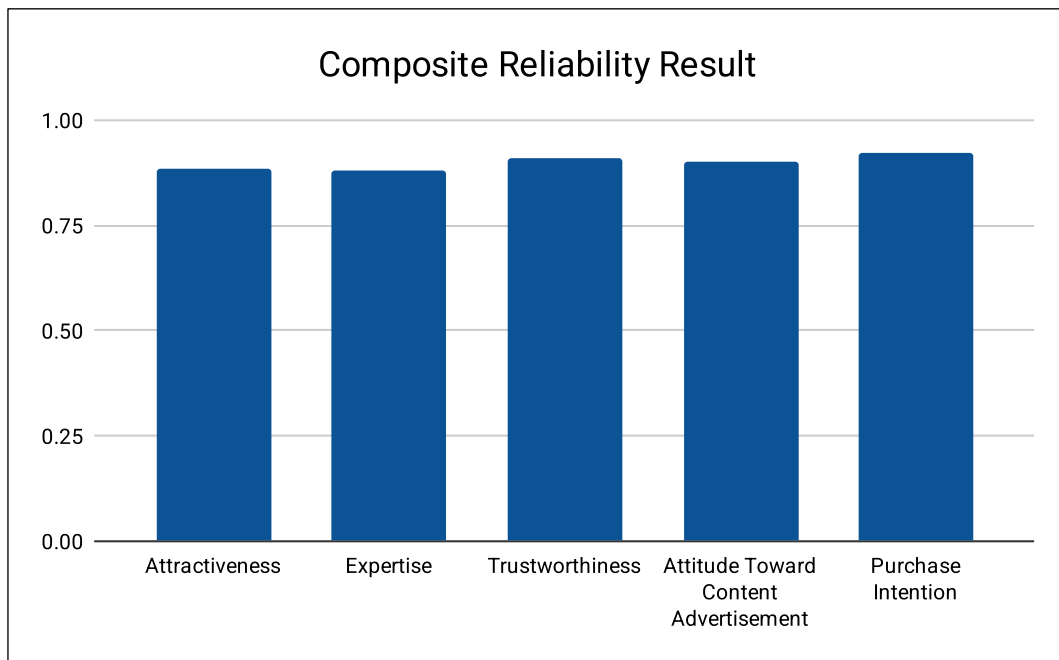


Figure 4. 4 Composite Reliability Graph
Source: Data Processing (2026)

4.3 Inner Model SEM-PLS Results

After conducting the evaluation of the reliability and validity of the measurement model, then the researcher required to evaluate the structural model. Statistical analysis of inner models (also called structural models) identifies relationships (paths) between latent variables (also called constructs, represented by circles or

ovals). This involves testing the overall structural model, which represents the relationship between the hypothesized latent variables and the constructs in the study. Structural model analysis aims to determine the explanatory power of the independent variables on the dependent variable and whether the hypothesized relationships are statistically significant. Matrices used in this evaluation include Coefficient of Determination (R^2), the Variance Inflation Factor (VIF), Hypothesis Testing, Effect Size (f^2), and IPMA, which are used to test each hypothesis.

4.3.1 Coefficient of Determination (R^2)

The coefficient of determination (R^2) is a statistical metric used to assess the explanatory power of a model (J. F. Hair et al., 2021). The coefficient of determination (R^2) is an important indicator of how well an exogenous variable can explain the variance of an endogenous variable. According to (J. F. Hair et al., 2021), R^2 values range from 0 to 1, where higher values indicate stronger explanatory power. In many social sciences, R^2 values of 0.75, 0.50, and 0.25 are generally considered significant, moderate, and weak (J. F. Hair et al., 2021). Thus, a value close to 1 means that the exogenous variable provides almost all the information needed to predict the endogenous variable. Conversely, a value close to 0 means that the exogenous variable has weak explanatory power or cannot accurately predict the endogenous variable.

Table 4. 25 *Coefficient of Determination (R^2) Result*

Variable	R-square	Percentage (%)	R-square adjusted	Percentage (%)
Attitude Toward Content Advertisement	0.870	87.0%	0.868	86.8%
Purchase Intention	0.774	77.4%	0.772	77.2%

Source: Data Processing (2026)

Table 4.25 shows the R^2 measurement results. The R^2 value for Attitude Toward Content Advertisement is 0.870, meaning that Attractiveness, Expertise, and Trustworthiness can explain 87% of Attitude Toward Content Advertisement' variance. The R^2 value for Attitude Toward Content Advertisement indicates its high level of predictive accuracy. This suggests that Attitude Toward Content Advertisement is strongly influenced by attractiveness, expertise, and

trustworthiness. The remaining 13% of unexplained variance can be attributed to factors outside this study.

The R^2 value for Purchase Intention is 0.774, meaning that Attitude Toward Content Advertisement can explain 77.4% of Purchase Intention's variance. Such a high R^2 value indicates that Purchase Intention has high predictive accuracy. This suggests that consumers' purchase intentions are primarily influenced by their attitudes towards content Advertisement. The remaining 22.6% of the variance can be attributed to other external factors.

4.3.2 Variance Inflation Factor (VIF)

The Variance Inflation Factor (VIF) measures the degree of multicollinearity in a model. It determines whether each variable contains unique information to predicting the dependent variable. In other words, this indicator ensures that there is no high correlation between independent variables. According to J. Hair & Alamer (2022), a VIF value above 5.0 indicates serious collinearity issues among the predictor constructs. A VIF value between 5 and 3 can be acceptable, with theoretical justifications. A VIF value below 3 imply no collinearity.

Table 4. 26 *Variance Inflation Factor (VIF) Result*

Variable	Code	Items	VIF	Result
Attractiveness	AT1	I think that AI endorser has a strong attractiveness.	2.637	No multicollinearity
	AT2	I think that AI endorser has a visually appealing appearance.	2.746	No multicollinearity
	AT3	I think that AI endorser is very lively.	2.203	No multicollinearity
Expertise	EX1	I think that AI endorser has expertise in their field.	2.524	No multicollinearity
	EX2	I think that AI endorser is competent to make assertions about the product.	2.565	No multicollinearity

Variable	Code	Items	VIF	Result
	EX3	I think that AI endorser has extensive product knowledge.	2.300	No multicollinearity
Trustworthiness	TR1	I think AI endorser provides valid information.	2.665	No multicollinearity
	TR2	I think that AI endorsers are trustworthy.	3.123	No multicollinearity
	TR3	I consider AI endorsers to be a reliable source of information.	3.269	No multicollinearity
Attitude Toward Content Advertisement	CA1	I feel that endorsement content from AI endorsers provides important information about a product.	2.695	No multicollinearity
	CA2	I am prompted to seek additional information after seeing the endorsement content from the AI endorser.	2.818	No multicollinearity
	CA3	I find the product information in the endorsement content from the AI endorser very helpful.	3.076	No multicollinearity
Purchase Intention	PI1	I have a strong desire to purchase products recommended by the AI endorser.	3.055	No multicollinearity
	PI2	I wish I can buy products recommended by the AI endorser in the future.	3.694	No multicollinearity
	PI3	I plan to purchase products recommended by the AI endorser.	3.713	No multicollinearity

Source: Data Processing (2026)

Table 4.26 shows the VIF results. All VIF values in this study were below the threshold, ranging from 2.203 to 3.694. This indicates that each predictor variable provides unique and non-overlapping explanatory information.

4.3.3 Hypothesis Testing

Hypothesis testing aims to test whether the hypotheses proposed in the research model are statistically supported by the collected data (Sekaran & Bougie, 2016). It also determines whether the proposed hypotheses can be accepted or not. This test involves evaluating path coefficients (also known as Original Sample (O)), t-statistics, and p-values.

The path coefficient test, also known as the original sample test (O), aims to determine the direction and strength of the relationship between latent variables, and to investigate the extent to which changes in the independent variable lead to changes in the dependent variable in the model (J. F. Hair et al., 2017a). Its value ranges from -1 to +1. The higher the absolute value of β (path coefficients value), the stronger the direct effect observed in the model. If the path coefficient is between 0 and +1, it indicates a positive relationship. A positive value means that an increase in the independent variable leads to an increase in the dependent variable. Conversely, if the path coefficient is between 0 and -1, it indicates a negative relationship. A negative value means that an increase in the independent variable leads to a decrease in the dependent variable. Therefore, the relationship between the two variables is inverse.

The t-statistic represents the magnitude of the effect. The t-statistic (or t-value) measures the strength of evidence that a relationship between variables actually exists in the population, rather than simply being due to sample variation. In studies using a one-tailed test at a significance level of 5%, a t-value > 1.645 indicates a significant relationship, while a t-value ≤ 1.645 indicates no significant relationship (J. F. Hair et al., 2017a).

The p-value indicates whether the relationship is statistically significant. The p-value indicates the strength of evidence to reject H_0 . The lower the p-value, the less likely the research result is due to chance. Its purpose is to determine whether the relationship between variables is statistically significant based on a pre-specified significance level (α). At a 5% significance level, a p-value < 0.05 indicates a

significant relationship, while a p-value ≥ 0.05 indicates no significant relationship (J. F. Hair et al., 2017a).

This study employed one-tailed hypothesis testing with a confidence level of 95%. The significance criteria were: $T > 1.645$ and $p < 0.05$ (J. F. Hair et al., 2017a). If the T-statistic was greater than 1.645 and the p-value was less than 0.05, the hypothesis was accepted (confirmed); conversely, if the T-statistic was less than 1.645 or the p-value was greater than 0.05, the hypothesis was rejected (not confirmed). Detailed results of the hypothesis testing are summarized in Table 4.27.

Table 4. 27 Hypothesis Test Result

Hypothesis Statement	Original sample (O)	T statistics	P values	Result
H1: Perceived attractiveness of the AI endorser has a positive and significant effect on Attitude Toward Content Advertisement in Greater Jakarta.	0.401	6.227	0.000	Accepted
H2: Perceived expertise of the AI endorser has a positive and significant effect on Attitude Toward Content Advertisement in Greater Jakarta.	0.324	4.454	0.000	Accepted
H3: Perceived trustworthiness of the AI endorser has a positive and significant effect on Attitude Toward Content Advertisement in Greater Jakarta.	0.249	3.119	0.001	Accepted
H4: Attitude Toward Content Advertisement has a positive and significant effect on purchase intention in Greater Jakarta.	0.880	39.788	0.000	Accepted

Source: Data Processing (2026)

H1: Perceived attractiveness of the AI endorser has a positive and significant effect on attitude toward content advertisement in Greater Jakarta.

The results shows that Attractiveness has a positive and significant impact on consumers' attitudes toward content ($\beta = 0.401$; $T = 6.227$; $p = 0.000$). This indicates that the higher the level of attractiveness, the more positively consumers tend to respond to their shared content. The attractiveness of AI endorser through their both physical and social can increase consumer interest and receptiveness to their content advertisement. Furthermore, compared to other independent variable, Attractiveness is the most important factor influencing consumers' attitudes toward

content advertisement. This indicates that the appeal of AI endorser has the greatest impact on consumers' attitudes towards their content advertisement. These findings are consistent with previous research, which suggests that the attractiveness of AI endorser is a key factor influencing consumers' attitude toward content advertisement (Han & Balabanis, 2024; Kong & Fang, 2024).

H2: Perceived expertise of the AI endorser has a positive and significant effect on attitude toward content advertisement in Greater Jakarta.

The results shows that Expertise has a positive and significant impact on consumers' attitudes toward content advertisement ($\beta = 0.324$; $T = 4.454$; $p = 0.000$). This indicates that when consumers perceive AI endorser as possessing extensive knowledge, competent, and expertise in their respective fields, consumers tend to have a more positive attitude towards the content advertisement they posted. The higher the AI endorser's level of expertise, the more likely consumers are to perceive their content as valuable and respond positively to the content advertisement. These findings confirm previous research indicating that an AI endorser's level of expertise significantly influences consumers' positive attitudes toward content advertisement (Han & Balabanis, 2024; Kong & Fang, 2024).

H3: Perceived trustworthiness of the AI endorser has a positive and significant effect on attitude toward content advertisement in Greater Jakarta.

Trustworthiness has a positive and significant impact on consumers' attitudes toward content advertisement ($\beta = 0.249$; $T = 3.119$; $p = 0.001$). The higher consumers' trust in an AI endorser, the more positive their attitude toward the content it posts. When consumers perceive an AI endorser as reliable, trustworthy, and a valid information source, they evaluate the content advertisement more favorably. Among the independent variables tested, Trustworthiness shows the weakest influence on Attitude Toward Content Advertisement, compared to Attractiveness and Expertise. These results confirm prior research finding trustworthiness a positive, significant factor in consumer attitude toward AI endorser content advertisement (Han & Balabanis, 2024; Kong & Fang, 2024).

H4: Attitude toward content advertisement has a positive and significant effect on purchase intention in Greater Jakarta.

Consumer attitude toward content advertisement has a positive and significant impact on purchase intention ($\beta = 0.880$; $T = 39.788$; $p = 0.000$). The more positive consumers' attitudes, the stronger their willingness to purchase the endorsed products. Consumers who find content advertisement informative, helpful, important, or uplifting show greater willingness to consider or buy the endorsed products. The higher path coefficient marks attitude toward content advertisement as a key driver of purchase intention, and this model suggests cultivating positive attitude toward content advertisement as central to increasing purchase intention. This finding aligns with prior research showing attitude toward content advertisement significantly affects purchase intention (Añaña & Barbosa, 2023; Azkiah & Hartono, 2023).

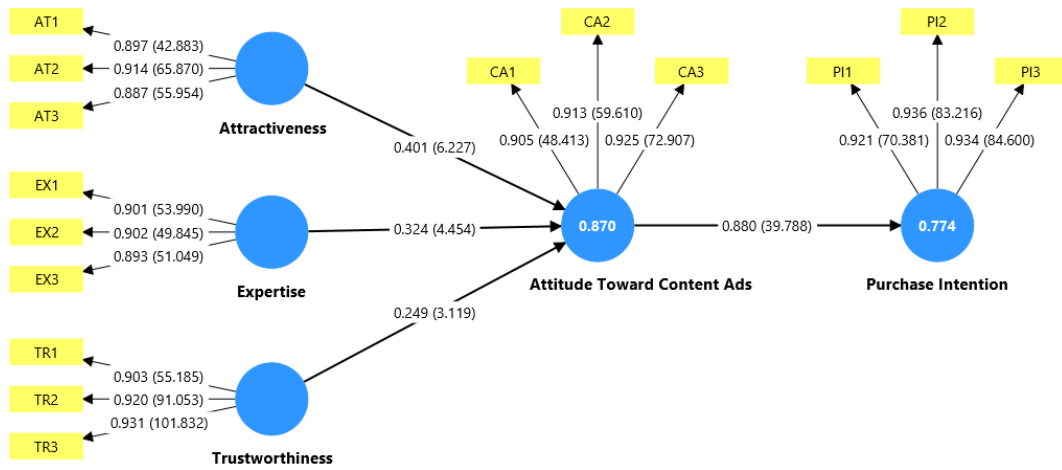


Figure 4. 5 Final PLS-SEM Model: Outer Loadings (with T-values), Structural Path Coefficients (with T-values), and R^2 Values
Source: Data Processing (2026)

4.3.4 Effect Size (f^2)

Effect size (f^2) measures how much a given construct contributes to the overall model, specifically each exogenous variable's contribution to the endogenous variable's R^2 value. According to J. F. Hair et al. (2021), the following general guidelines apply to the evaluation of f^2 values: small (0.02), medium (0.15), and large (0.35).

Table 4. 28 *Effect Size (f^2) Result*

Relationship	f-square	Result
Attractiveness → Attitude Toward Content Advertisement	0.232	Medium effect
Expertise → Attitude Toward Content Advertisement	0.155	Medium effect
Trustworthiness → Attitude Toward Content Advertisement	0.066	Small effect
Attitude Toward Content Advertisement → Purchase Intention	3.417	Large effect

Source: Data Processing (2026)

Table 4.28 shows that the attractiveness has f^2 value of 0.232 in relation to consumers' attitudes towards content advertisement. Attractiveness has a medium effect on consumer attitudes toward content advertisement, contributing moderately to explaining those attitudes. Though classified as medium, its value ranks highest among the independent variables tested. On the other hand, Expertise carries an f^2 value of 0.155 for consumer attitudes toward content advertisement, also a medium effect, contributing moderately to explaining those attitudes. Additionally, Trustworthiness carries an f^2 value of 0.066 for consumer attitudes toward content advertisement, a small effect. Trustworthiness in an AI endorser does affect attitude toward content advertisement, but its effect stays relatively small next to attractiveness and expertise.

The variable Attitude Toward Content Advertisement has f^2 value of 3.417 in relation to purchase intention. This indicates that consumer attitudes toward content advertisement have a large effect on purchase intention. In the other words, the results suggest that the consumers' attitude toward content advertisement provides a large contribution to explaining consumers' purchase intention. Therefore, consumer attitudes toward content advertisement play the most important factor in explaining fluctuations in purchase intention. This means that changes in

consumers' attitudes towards content advertisement can significantly boost purchase intention.

4.3.5 Importance-Performance Map Analysis (IPMA)

Following the evaluation of the measurement and structure models, the evaluation was continued to the Importance-Performance Map Analysis (IPMA). IPMA is an extension of PLS-SEM that not only determines the importance of each predictor variable on the target variable, but also assesses the performance of each construct (J. F. Hair et al., 2017b; Teeluckdharry et al., 2024b). In this study, purchase intention is defined as the target variable. Then, the importance value indicates the degree of contribution of each predictor to purchase intention, while performance value indicates the degree of performance of each predictor according to the perceptions of the respondents. Thus, attractiveness, expertise, trustworthiness, and attitude toward content advertisement are evaluated based on their contribution to the purchase intention.

Table 4. 29 Importance-Performance Matrix Analysis (IPMA)

Construct	Importance	Ranking	Performance	Ranking	Interpretation
Attitude Toward Content Advertisement	0.880	1	75.713	2	High Importance, High Performance
Attractiveness	0.352	2	75.899	1	High Importance, High Performance
Expertise	0.285	3	75.707	3	Low Importance, Low Performance
Trustworthiness	0.219	4	72.553	4	Low Importance, Low Performance

Source: Data Processing (2026)

Based on Table 4.29, the median value for the importance dimension was 0.319 and the performance dimension was 75.710. This value is used as a cut-off point on the IPMA map which divides the map into four quadrants, and functions as a threshold value (Ferreira & Fernandes, 2015). Thus, each predictor can be classified by its importance and performance scores.

Attitude Toward Content Advertisement scores highest in importance at 0.880, well above the median of 0.319, with a performance score of 75.713, also above the median of 75.710. This places it in the High Importance–High Performance

quadrant, marking it as the most crucial predictor for increasing purchase intention with proven strong performance. This ranks Attitude Toward Content Advertisement as the top predictor for consumer purchase intention. The current level of performance here needs maintaining, since keeping consumer attitude toward content advertisement stable, positive, and favorable significantly increases purchase intention.

Attractiveness scores 0.352 in importance and 75.899 in performance, both above the median, placing it in the High Importance–High Performance quadrant. This marks attractiveness as a crucial predictor for increasing purchase intention with proven strong performance, ranking second in importance for consumer purchase intention. Maintaining AI endorsers' current level of attractiveness preserves competitive advantage, since improving it significantly increases purchase intention.

Expertise scores 0.285 in importance and 75.707 in performance, below median. This places expertise in the Low Importance–High Performance quadrant, ranking third in importance for consumer purchase intention. Given its relatively low contribution to purchase intention, expertise doesn't need prioritizing for improvement immediately, since it isn't a primary driver of purchase intention. However, as it can be seen in the table 4.29, the performance score of expertise is only 0.003 points below the median thresholds, suggesting that the expertise is close to the high performance quadrant with no significant deficiency. This indicates AI endorsers achieve moderate performance, a finding both interesting and realistic given current trends in consumer behavior. Gen Z and Millennials in urban, digitally literate areas understand that AI endorsers draw on big data, advanced algorithms, and extensive information processing, which leads them to naturally perceive AI endorsers as expert sources on their represented fields and advertised products (Riu, 2025). AI endorsers also tend to deliver product information in a highly organized way, which enhances their perceived performance. Still, they cannot offer in-depth sensory insight, since they lack practical experience, which produces a moderate performance score for AI endorser expertise.

Gen Z and Millennials, who place high value on authenticity and relatability, understand clearly that AI endorsers have no actual experience with the products they promote (Hanifah et al., 2026). No matter how well an AI endorser explains product features, respondents read this as corporate or institutional messaging rather than honest opinion, which erodes the expertise's power to shape purchase intentions. Increasing expertise isn't the immediate priority here; maintaining its current performance level makes more sense.

Trustworthiness carries an importance value of 0.219 and a performance value of 72.553, both below the median thresholds, placing it in the Low Importance–Low Performance quadrant. Trustworthiness performs relatively weakly and contributes little to purchase intention, pointing to a paradigm shift in digital consumer behavior. Source credibility theory treats trustworthiness as central to evaluating traditional human endorsers (Kong & Fang, 2024), but the dynamics change completely for AI endorsers. Gen Z and Millennials distinguish between using AI endorsers as general information and entertainment versus using them as recommendation providers.

The low trustworthiness performance score shows respondents have a low trust on AI endorsers to guide their purchasing decisions. This might be explained by Gen Z and Millennials see AI endorsers as lacking moral values, conscience, and genuine concern for consumers, without the human touch that would establish these (Moustakas et al., 2020). AI endorsers currently function as corporate puppets, fully controlled by brand coding, algorithms, and commercial interests, which keeps them from offering honest, unbiased product reviews. Highly critical, discerning consumers are unlikely to rate them highly as a result.

The low importance score for AI endorser trustworthiness, on the other hand, shows that Gen Z and Millennials in Greater Jakarta, as active social media users, extend trust to AI endorsers only after evaluating the quality of the information delivered (Guerra-Tamez et al., 2024). Consumers don't trust a single advertising source immediately, especially AI-generated content; they still seek out real reviews from real people, verifying AI endorser trustworthiness through separate channels. Gen Z and Millennials also perceive animated, fictional, cartoonish, and digital-art AI

endorsers differently from one another, without judging any one style superior (Moustakas et al., 2020). This suggests consumers hold no real expectation of honesty or trustworthiness from AI endorsers, and instead judge them on visual attractiveness, novelty, and entertainment value. Trustworthiness therefore carries relatively low managerial priority for increasing purchase intention compared to the other predictors.

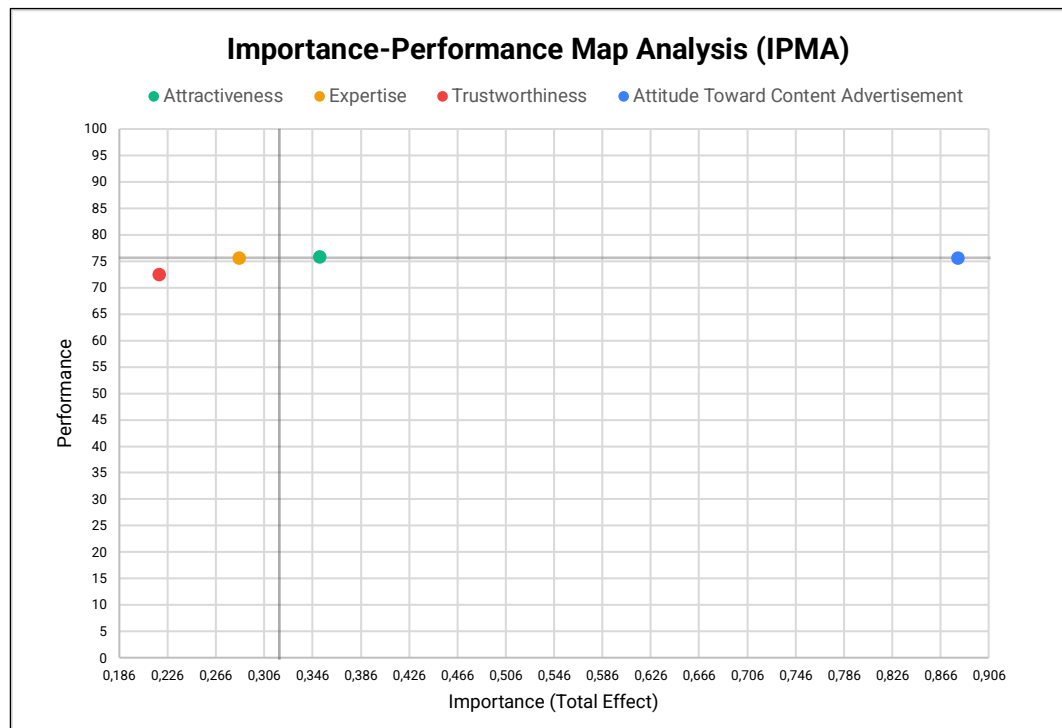


Figure 4. 6 Importance-Performance Map Analysis (IPMA) Graph
Source: Data Processing (2026)

4.4 Analysis and Discussion

4.4.1 The Positively Significant Effect of Attractiveness on Attitude Toward Content Advertisement

The research results show that Attractiveness has a positive and significant impact on how consumers form their attitude toward content advertisement, with path coefficient value of 0.401, T-statistic value of 6.227, and P-value of 0.000. The coefficient value of 0.401 show that an increase in the standard deviation of consumers' perceived attractiveness to AI endorser is followed by a 0.401 standard deviation increase in Attitude Toward Content Advertisement, assuming other variables remain constant. Additionally, the T-statistic value of 6.227, which far

exceeds the critical value of 1.645 (one-tailed test, $\alpha = 5\%$), indicating that the result is supported by strong statistical evidence.

Compared with all examined independent variables, Attractiveness is the strongest factor influencing Attitude Toward Content Advertisement. The coefficient value ($\beta = 0.401$) is higher than Expertise ($\beta = 0.324$) and Trustworthiness ($\beta = 0.249$). This result shows that the most important factor influencing consumer attitude toward content advertisement is the AI endorser's attractiveness. Consumers respond to an AI endorser's attractiveness before they assess its expertise and trustworthiness.

The R^2 value for Attitude Toward Content Advertisement (0.870) shows that Attractiveness, Expertise, and Trustworthiness together explain 87% of the variance in Attitude Toward Content Advertisement, with other factors outside the model explaining the remaining 13%, a substantial level of predictive accuracy. Among the three variables, attractiveness has the greatest direct impact, consistent with both the effect size and IPMA results. The effect size results show attractiveness has a medium effect on attitudes toward content advertisement, the highest value among the independent variables despite the medium classification. This also aligns with the IPMA findings, which rank attractiveness second in importance for influencing consumer purchase intention.

High internet and social media use among Generation Z and Millennials shapes digital consumer behavior in urban areas like Jakarta (Nurbaiti, 2023). Most respondents came from Jakarta, where internet and social media penetration runs high, exposing them widely to technological innovations like AI endorsers. D.-H. Lee (2024) finds that greater familiarity with AI endorsers produces more positive attitudes toward advertising content built around them. Yang & Xu (2025) frame AI endorsers as a source of creative digital content. Jakarta's Gen Z places high value on creative innovation, digital aesthetics, and visual appeal, which drives a positive attitude toward AI endorser-created advertising content (Kembau et al., 2024). Widespread internet connectivity also gives Jakarta's Gen Z and Millennials the highest digital literacy scores in the country (Katadata Insight Center & Kementerian Komunikasi dan Informatika Republik Indonesia, 2024), and

consumers with high digital literacy tend to assess and respond to content critically. When evaluating AI endorsers, they weigh not just visual appeal but the credibility of the information presented, aware that AI endorsers, as non-humans, cannot personally consume or try the products they recommend (Lou et al., 2023). This awareness reduces perceived expertise and trustworthiness. Consumers instead focus on attractiveness, the first aspect they notice in content advertisement and the most reliable factor for immediate evaluation (Hee Kim et al., 2024).

Based on the results of the outer loading, indicator “I think that AI endorser has a visually appealing appearance” (AT2) is found to be the most prominent factor in building the attractiveness of AI endorsers. Indicator AT2 shows that physical appeal represents the highest element of AI endorser attractiveness from the consumer’s perspective, meaning consumers form their perception of attractiveness around how virtual characters are designed and visually presented. A highly attractive AI endorser captures audience attention through human-like and audiovisual features, the main drivers of interest in the message conveyed. Thus, marketers and AI developers should prioritize developing AI endorsers’ physical appeal.

The relatively low outer loading value for the indicator “I think that AI endorser is very lively” (AT3) suggests consumers still see limits in AI endorsers’ dynamic appeal, their ability to create a lively, expressive, dynamic impression. Marketers and AI developers should improve AI endorsers by refining interaction, emotional expression, storytelling, and more natural audience responses, building psychological connection. This would reduce the perception of AI endorsers as merely static digital representations and help consumers accept them as a standard modern marketing tool, ultimately increasing engagement with published content and purchase intention.

This study is consistent with previous findings that AI endorser attractiveness is a key factor influencing consumers’ positive attitude (Han & Balabanis, 2024; Kong & Fang, 2024). This study confirms that attitude toward content advertisement increases if the consumer perceive AI endorser has an attractiveness. The more positive and significant the consumer’s perceived AI endorser’s attractive, the

greater its influence on the attitude toward content advertisement. Therefore, this study confirms that the success of AI endorser depends on whether the AI Endorser are perceived as attractive digital communicator.

This finding can be explained through Source Credibility Model, which states that attractiveness is a key metric for measuring the credibility of an information source, thus, increasing audience attention and information acceptance (Lee, 2026). In social networks that heavily rely on visual communication, attractiveness of AI endorsers typically increases user engagement, maintain user attention for longer periods, and increase the likelihood of further information processing. Thus, generating positive attitude on their content advertisement.

4.4.2 The Positively Significant Effect of Expertise on Attitude Toward Content Advertisement

The research results show that Expertise has a positive and significant impact on how consumers form their attitude toward content advertisement, with a path coefficient value of 0.324, a T-statistic value of 4.454, and a P-value of 0.000. The coefficient value of 0.324 show that an increase in the standard deviation of consumers' perceived expertise to AI endorser is followed by a 0.324 standard deviation increase in attitude toward content advertisement, assuming other variables remain constant. Additionally, the T-statistic value of 4.454, which far exceeds the critical value of 1.645 (one-tailed test, $\alpha = 5\%$), indicating that the result is supported by strong statistical evidence.

Among all independent variables tested, Expertise shows the second-largest influence on Attitude Toward Content Advertisement. Its coefficient ($\beta = 0.324$) falls below Attractiveness ($\beta = 0.401$) but above Trustworthiness ($\beta = 0.249$). This suggests that while consumers do notice an AI endorser's expertise, attitude toward content advertisement leans more heavily on attractiveness. Even so, consumers value content from AI endorsers they perceive as knowledgeable, competent, and expert in their field, which strengthens perceived expertise and builds positive attitude toward content advertisement.

The R^2 value for Attitude Toward Content Advertisement (0.870) shows that Attractiveness, Expertise, and Trustworthiness together explain 87% of the variance in Attitude Toward Content Advertisement, with factors outside the model explaining the remaining 13%, a substantial level of predictive accuracy. Among the three variables, expertise carries the second-greatest direct impact, though less pronounced than attractiveness, consistent with the effect size and IPMA results. The effect size results show expertise has a medium effect on attitudes toward content advertisement, and the IPMA findings rank expertise third in importance for influencing consumer purchase intention.

The outer model results identify “I think that AI endorser is competent to make assertions about the product.” (EX2) as the most prominent factor in determining AI endorser expertise. EX3 shows that consumers rank the ability to communicate product information clearly, relevantly, and understandably as the top element representing AI endorser expertise. Consumers judge an AI endorser’s expertise by how competently it makes assertions about the advertised products, recognizing expertise when the endorser provides relevant information and helps them understand the products, for example by answering questions, explaining specifications, and differentiating between options effectively.

This study is consistent with previous findings that AI endorser expertise is a factor influencing consumers’ positive attitudes (Han & Balabanis, 2024; Kong & Fang, 2024). This study confirms that attitude toward content advertisement increases if the consumer perceive AI endorser has an expertise. The more positive and significant the consumer’s perceived AI endorser’s expertise, the greater its influence on the attitude toward content advertisement. Therefore, this study confirms that the success of AI endorser depends on whether the AI endorser is perceived as expert digital communicator.

This finding can be explained through Source Credibility Model, which states that expertise is defined as the extent to which consumers believe that AI endorser capable of making valid claims and is an expert in the field of the product that they recommend to their audiences (Hovland & Weiss, 1951; McCracken, 1989; Puengjandum et al., 2026).

4.4.3 The Positively Significant Effect of Trustworthiness on Attitude Toward Content Advertisement

The research results show that Trustworthiness has a positive and significant impact on Attitude Towards Content Advertisement, with a path coefficient value of 0.249, a T-statistic value of 3.119, and a P-value of 0.001. The coefficient value of 0.249 show that an increase in the standard deviation of consumers' perceived expertise to AI endorser is followed by a 0.249 standard deviation increase in Attitude Toward Content Advertisement, assuming other variables remain constant. Additionally, the T-statistic value of 3.119, which far exceeds the critical value of 1.645 (one-tailed test, $\alpha = 5\%$), indicating that the result is supported by strong statistical evidence.

Although this is significant, Trustworthiness has the lowest path coefficient value ($\beta = 0.249$) compared to Attractiveness ($\beta = 0.401$) and Expertise ($\beta = 0.324$). This result shows that consumer's perception of an AI endorser's trustworthiness still influences their attitudes toward content, but this influence is not as significant as the AI endorser's attractiveness and expertise. This situation can be explained by the characteristics of social media that required to emphasizes visual content, which can quickly attract consumer's attention. Audiences notice an AI endorser's appeal first, then evaluate the quality of the information it provides, and only then form a judgment of its trustworthiness.

The R^2 value for Attitude Toward Content Advertisement (0.870) shows that Attractiveness, Expertise, and Trustworthiness together explain 87% of the variation in Attitude Toward Content Advertisement, with factors outside the model explaining the remaining 13%, a substantial level of predictive accuracy. Among the three variables, trustworthiness carries the third-greatest direct impact, less pronounced than attractiveness and expertise, consistent with the effect size and IPMA results. The effect size results show trustworthiness has a small effect on attitudes toward content advertisement, and the IPMA findings rank trustworthiness fourth in importance for influencing consumer purchase intention.

The outer model results showed that the indicator “I consider AI endorsers to be a reliable source of information” (TR3) is the most prominent factor in determining the trustworthiness of AI endorsers. TR3 shows that consumers rank the reliability of the information source as the top element representing AI endorser trustworthiness. This trustworthiness rests largely on consumers’ belief that these entities provide reliable information. Since consumers recognize that AI endorsers lack moral values, they judge trustworthiness instead through system-based trust, meaning the consistency and accuracy of data and statements over time. Consumers trust AI endorsers because they run on data-driven technology, stay consistent, and avoid human emotional bias.

The Source Credibility Model explains this finding: it defines trustworthiness as the degree of confidence consumers place in an AI endorser as an information provider (Hovland & Weiss, 1951; McCracken, 1989; van Reijmersdal et al., 2024). This study also aligns with prior findings that AI endorser trustworthiness shapes consumers’ positive attitudes (Han & Balabanis, 2024; Kong & Fang, 2024). This study confirms that attitude toward content advertisement increases if the consumer perceives AI endorser as trustworthy. The more positive and significant the consumer’s perceived AI endorser’s trustworthiness, the greater its influence on the consumer attitude toward content advertisement. Thus, this study confirms that the success of AI endorser depends on whether the AI endorser is perceived as trustworthy digital communicator.

4.4.4 The Positively Significant Effect of Attitude Toward Content Advertisement on Purchase Intention

The research results show that Attitude Towards Content Advertisement has a positive and significant impact on Purchase Intention, with a path coefficient value of 0.880, a T-statistic value of 39.788, and a P-value of 0.000. The coefficient value of 0.880 show that an increase in the standard deviation of Attitude Toward Content Advertisement is followed by a 0.880 standard deviation increase in Purchase Intention, assuming other variables remain constant. This path coefficient is the largest value in the research model, indicating that Attitudes Towards Content Advertisement are the strongest predictor of Purchase Intention. T-statistic value of

39.788 far exceeds the critical value of 1.645 (one-tailed test, $\alpha = 5\%$), compared to all other relationships (Attractiveness = 6.227; Expertise = 4.454; Trustworthiness = 3.119). The relationship between Attitude Toward Content Advertisement and Purchase Intention proves the strongest and most consistent relationship in the structural model.

The R^2 value for Purchase Intention (0.774) reflects this influence: Attitude Toward Content Advertisement explains 77.4% of the variance in Purchase Intention, with factors outside the research model accounting for the remaining 22.6%. This gives Attitude Toward Content Advertisement excellent explanatory power for predicting Purchase Intention, consistent with the effect size and IPMA results, which show attitude toward content advertisement has a large effect on purchase intention. Meanwhile, IPMA finding shows that attitude toward content advertisement plays the first-highest importance in influencing consumer purchase intention.

After assessing the explanatory power of structural model, the analysis proceeds to the outer model analysis. The outer model results showed that the indicator “I find the product information in the endorsement content from the AI endorser very helpful” (CA3) is the most prominent factor in representing a positive attitude toward content advertisement. CA3 shows that consumers rank information usefulness as the top element shaping their attitude toward content advertisement, meaning a positive attitude forms when AI endorser content advertisement carry relevant, useful information.

Respondent demographics help explain this finding. Most respondents were students from urban areas like Jakarta, who carry relatively high digital literacy (Katadata Insight Center & Kementerian Komunikasi dan Informatika Republik Indonesia, 2024) and respond readily to digital trends and social media content (Cervantes et al., 2025). But they turn more critical and selective with advertising content, especially AI-generated content, filtering it by informativeness, credibility, and relevance (Saygıner, 2025). Students also typically work with limited financial resources, often relying on parental support, which makes them more deliberate and cautious in purchasing decisions (Zaniarti et al., 2025). Students likely weigh a content ad's usefulness closely before forming purchase intent, which fits the

finding that PI2 (I wish I can buy products recommended by the AI endorser in the future) carries the greatest loading factor for the Purchase Intention variable.

Most respondents also held a bachelor's degree, which brings a stronger ability to elaborate on information compared to those with less education (Guerra-Carrillo et al., 2017). This pushed them to critically evaluate content advertisement rather than focus solely on AI endorser attractiveness. Attractiveness thus served only as an initial stimulus, while positive attitude toward content advertisement drove purchase intention more directly. This fits the Attitude-Intention-Behavior framework, a causal chain where attitudes shape behavioral intentions, which in turn predict actual behavior. The framework traces back to Fishbein and Ajzen's theory of reasoned action (TRA) and its successor, the theory of planned behavior (TPB), which added perceived behavioral control as a third antecedent of intention (Ajzen, 1991; Ajzen & Fishbein, 1975; Margariti et al., 2024; Pardana et al., 2019).

Prior research supports this finding, showing positive attitudes toward content advertisement significantly increase purchase intentions (Añaña & Barbosa, 2023; Azkiah & Hartono, 2023). Consumers holding positive attitudes toward content advertisement show greater likelihood of considering and purchasing the endorsed products: purchase intention rises with a more positive consumer attitude toward AI endorser-generated advertisement. Therefore, this study confirms that the success of AI endorser depends on whether the content advertisement evoke positive attitudes in consumers.

CHAPTER V

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This study using a quantitative approach to analyze the effects of attractiveness, expertise, and trustworthiness on purchase intention, mediated by attitude toward content advertisement in the context of AI endorsers in Greater Jakarta. The study used a non-probability purposive sampling method to gather data among Gen Z and Millennials who are active in social media, familiar with AI endorsers, and lived in Greater Jakarta. The questionnaire with 5-point Likert scale was distributed online between June 3 and June 25, which collected 182 valid data points. The collected data then processed and statistically analyzed using descriptive statistics and structural equation modeling (SEM-PLS). The data analysis in this study was conducted using SmartPLS 4.1.1.8 version.

This study confirmed all four proposed hypotheses:

1. Attractiveness has a positive and significant influence on attitude toward content advertisement.
2. Expertise has a positive and significant influence on attitude toward content advertisement.
3. Trustworthiness has a positive and significant influence on attitude toward content advertisement.
4. Attitude toward content advertisement has a positive and significant influence on purchase intention.

Attractiveness shows the strongest effect: consumers form more positive attitudes toward content advertisement as their attraction to the AI endorser grows. Among the three characteristics tested, attractiveness proved the most influential on consumer attitude toward content advertisement, outweighing expertise and trustworthiness. This means an AI endorser's physical and social appeal shapes consumer attitude more than its perceived expertise or trustworthiness does, and suggests that an AI endorser's success hinges largely on how attractive consumers find it as a digital communicator.

Expertise also drives attitude toward content advertisement positively: consumers respond more favorably when they perceive the AI endorser as knowledgeable and competent. The greater the perceived expertise, the more positive the attitude toward content advertisement, which points to perceived expertise as another lever for AI endorser success.

Trustworthiness works the same way: consumers hold more positive attitudes toward content advertisement when they find the AI endorser highly trustworthy. Perceived trust and attitude toward content advertisement move together, positioning trustworthiness as a third factor shaping how well an AI endorser succeeds as a digital communicator.

Attitude toward content advertisement shapes purchase intention directly. Consumers who hold positive attitudes toward AI endorser-generated content advertisement show a stronger intention to purchase, and that intention grows in step with how positive their attitude becomes. This study also confirmed that attitude toward content advertisement is the strongest predictor of purchase intention. These results suggest that the success of AI endorsement depends not only on the AI endorsers' credibility but also on the ability of the published content to form positive attitudes in consumers. The more positive an attitude consumers have toward the content advertisement, the higher the likelihood they will purchase the endorsed product.

5.2 Implications

5.2.1 Theoretical Implication

This study contributes to three main theoretical implication, which are as follows.

1. Extending the application of the Source Credibility Model. This study demonstrates that the source credibility dimension (i.e., attractiveness, expertise, and trustworthiness) remains important in explaining the effectiveness of AI endorser in Indonesia.

2. Enriching the AI endorser literatures. This study identifies Attitude Toward Content Advertisement as a mechanism linking AI endorser's credibility dimension with Purchase Intention.
3. Extending the digital marketing literature. This study provides empirical evidence on the effectiveness of AI endorser in the context of developing countries, particularly Indonesia. Thus, it offers a new perspective on the application of source credibility theory in a digital marketing field that is increasingly influenced by the advancement of artificial intelligence.

First, this study extends the application of the source credibility model in the context of AI endorser. The initial source credibility model, developed by Ohanian (1990) suggests that the effectiveness of communication is influenced by three key factors (i.e., attractiveness, expertise, and trustworthiness), was originally designed to assess the credibility of human influencers. However, the findings show that these three key factors remain important in explaining how consumers evaluate information transmitted by AI endorser. This provides empirical evidence that consumers evaluate AI endorsers not just on technological grounds, but on the same credibility dimensions typically applied to human endorsers.

Second, this study enriches the AI endorser literature by showing that the Source Credibility Model's three key factors, attractiveness, expertise, and trustworthiness, don't carry equal weight in shaping consumer attitudes toward content advertisement. Attractiveness matters most, followed by expertise, then trustworthiness. For AI endorsers in Greater Jakarta specifically, perceived attractiveness has a positive and significant impact on how consumers experience content advertisement.

Third, this study extends the digital marketing literature by offering empirical evidence from Indonesia, a developing country underrepresented compared to studies from developed markets. Most prior research on AI endorser effectiveness has focused on markets with high technology use, which limits how well those findings generalize to developing countries with different consumer characteristics, technology adoption levels, and social media habits. This study provides new insights into Indonesian consumers' perceptions of AI endorser and the impact of

these perceptions on their attitudes towards content advertisement and purchase intentions. It enhances the literature by demonstrating that the source credibility dimension remains relevant in explaining the effectiveness of AI endorsers in the Indonesian digital marketing context and broadens our understanding of the use of AI endorsers in digital marketing.

5.2.2 Managerial and Practical Implication

Based on this study, the practical and managerial implications are outlined below.

First and foremost, marketers and AI developers should first prioritize informative, useful content advertisement. The content needs to work as more than simple advertising; it should help consumers actually understand the advertised products. Prioritizing AI endorser attractiveness matters too, since it's the strongest predictor of positive attitude. Physical appeal represents the most prominent element of AI endorser attractiveness: a highly attractive AI endorser captures audience attention through human-like and audiovisual features, so marketers and developers should focus on developing this physical appeal. Consumers still perceive limits in AI endorsers' dynamic appeal, though, so marketers and developers should also refine the social side, interaction, emotional expression, storytelling, and more natural audience responses, to build psychological connection. These changes reduce the perception of AI endorsers as static digital representations, increase engagement with published content advertisement, and ultimately raise purchase intention.

Second, marketers and AI developers should also strengthen perceptions of AI endorser expertise. The strongest driver of positive attitude toward content advertisement here was the AI endorser's ability to make assertions about the advertised product. AI endorsers need more than visual appeal; they need to deliver professional product information. Brands should prioritize informative, accurate, relevant content, letting AI endorsers function as information sources that shape purchase intentions, not just advertising media. Avoid treating AI endorsers as pure entertainment or awareness tools. Advertising content built around AI endorsers should devote significant space to product education rather than leaning entirely on gimmicks, through formats like detailed product reviews, usage guides, or AI-

driven product comparisons. AI endorsers should also cite clear information sources behind their claims. If an AI endorser reviews a facial mask and claims it “this facial mask makes your face look fresh and glowing!” it should cite a valid reference, for instance (e.g., “...based on 2026 laboratory clinical trials”) to back the claim credibly. Informative content improves consumer understanding of products, strengthens perceived AI endorser expertise, builds positive attitude toward content advertisement, and ultimately increases purchase intention.

Third, marketers and AI developers should also position AI endorsers as reliable information sources, not just promotional media. First, the content provided by AI endorsers must be factual, transparent, accurate, consistent, easy to verify, and must be free from exaggeration or misleading claims; thus, strengthening consumer confidence in AI endorsers because consumer confidence is based on trust in the system. Second, because a single AI endorser error can carry far more serious consequences than a human error, brands need a knowledge management system that syncs in real time with official product lists and specifications to keep the information reliable. Third, AI endorsers can be maximized in relevant product lines where complex and accurate data specification explanations are required (e.g., gadgets, electronics, skincare, cosmetics). Fourth, brand should also visually confirm that AI endorser claims aren’t fabricated: when an AI endorser reviews a product, a small pop-up or automatic footnote should display the data source, such as a BPOM registration number, halal certification, or a link to internal scientific journals. This strengthens AI endorser trustworthiness.

Finally, marketers and AI developers should build technological expertise and trustworthiness, since both hold room to grow, while keeping AI endorsers attractive. Directing resources toward these two factors should improve overall AI endorser effectiveness and sharpen marketing strategies aimed at increasing purchase intention among Gen Z and Millennials in the Indonesian market.

5.3 Limitation and Recommendations

5.3.1 Research Limitations

This study offers both theoretical and practical contributions, but carries several limitations worth acknowledging. First, it relies on non-probability sampling, specifically purposive sampling. Because respondents were selected against specific criteria rather than randomly, this method may not fully represent the broader consumer population in Greater Jakarta, which restricts how far the findings generalize to user groups with different demographic and digital behaviors.

Second, the study relies on respondents' self-reported measurements, meaning every variable rests on respondent perception. Thus, it can lead to biases such as common method bias, social desirability bias, and inaccuracies in experiential evaluations of AI endorsers.

Third, this study focused exclusively on three dimensions of the source credibility model (i.e., attractiveness, expertise, and trustworthiness), and used consumer attitude toward content advertisement as a mediating variable. This research model has successfully explained the relationship between the studied variables, however, there are other possible factors that might influence purchase intentions of AI endorsers among Gen Z and Millennials consumer in Greater Jakarta.

Fourth, discriminant validity was assessed using conventional criteria, the Fornell-Larcker criterion and cross-loading, standard practice in variance-based structural equation modeling. This study didn't employ the HTMT (Heterotrait-Monotrait) ratio, a more recent, stricter metric for discriminant validity. This is a limitation: conventional tests can miss certain overlaps between constructs that HTMT would catch. Future studies should apply the HTMT criterion to strengthen the rigor of measurement validation.

5.3.2 Recommendations for Future Research

Based on the existing limitations, the following are several suggestions to consider in future research. First, it is recommended that future research adopt a longitudinal design. This approach is useful for observing changes in consumer perceptions of

AI endorser over time. Moreover, it provides a more comprehensive understanding on how the advancement of AI technology and increased consumer exposure to AI endorser affect consumer attitude toward content advertisement and purchase intentions among Gen Z and Millennials consumers in Greater Jakarta.

Second, it is recommended that future research adopt a probability sampling method as well as targeting respondents with a wider range of demographics from different locations in Indonesia, including respondents of different ages, education levels, income, expenses, residence, and experiences with social media and online shopping. This is expected to increase the representativeness of the sample and ultimately broaden the generalizability of the research findings.

Third, it is recommended that future research utilizes actual behavioral data from interactions with AI endorser content advertisement, engagement levels, and actual purchase data. This recommendation is to ensure that research findings are supported by more objective behavioral evidence rather than relying solely on respondents' perceptions.

Fourth, it is recommended that future research expand the conceptual model by adding other relevant variables in the context of AI endorsers. For example, perceived anthropomorphism, AI disclosure, perceived risk, technological sophistication, parasocial interactions, AI endorser product-fit, product type, product involvement, product attitude, advertising avoidance, emotional attachment, information value, entertainment value, human-likeness, customer engagement, peer influence, and perceptions of authenticity (Chiu & Ho, 2023; Jayasingh et al., 2025; Kong & Fang, 2024; Stefanus Kembau et al., 2025; Wortel et al., 2024). With this additional relevant variable, the research can further test more complex relationship mechanisms (e.g., mediation, moderation, moderating mediating effects) in order to provide a comprehensive understanding on factors that influence the purchase intention of AI endorsers in Indonesian market for Gen Z and Millennials.

REFERENCES

- Agustin, S. M., & Sepang, N. R. (2025). Selebgram Kecerdasan Buatan Indonesia “Lentari van Lorraine”: Hiperrealitas Tubuh atau Hiperdigitalisasi Tubuh? In G. G. Sukendro, M. G. Yoedtadi, & N. Pandrianto (Eds.), *Kecerdasan Buatan dalam Evolusi Media dan Komunikasi*. Gramedia Pustaka Utama.
- Ahmed, A., & Rathore, T. (2024). The Evolution of Influencer Marketing. In *Advances in Data Analytics for Influencer Marketing: An Interdisciplinary Approach* (pp. 17–27). https://doi.org/10.1007/978-3-031-65727-6_2
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2). [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Ajzen, I., & Fishbein, M. (1975). Belief, Attitude, Intention and Behavior: An Introduction to Theory of Research. In *Reading, MA : Addison-Wesley*.
- AlFarraj, O., Alalwan, A. A., Obeidat, Z. M., Baabdullah, A., Aldmour, R., & Al-Haddad, S. (2021). Examining the impact of influencers’ credibility dimensions: attractiveness, trustworthiness and expertise on the purchase intention in the aesthetic dermatology industry. *Review of International Business and Strategy*, 31(3). <https://doi.org/10.1108/RIBS-07-2020-0089>
- Añaña, E., & Barbosa, B. (2023). Digital Influencers Promoting Healthy Food: The Role of Source Credibility and Consumer Attitudes and Involvement on Purchase Intention. *Sustainability (Switzerland)*, 15(20). <https://doi.org/10.3390/su152015002>
- Argyris, Y. A., Muqaddam, A., & Miller, S. (2021). The effects of the visual presentation of an Influencer’s Extroversion on perceived credibility and purchase intentions—moderated by personality matching with the audience. *Journal of Retailing and Consumer Services*, 59. <https://doi.org/10.1016/j.jretconser.2020.102347>
- Aytuna, E. S. (2019). *Marketing Through Instagram Influencers: The Effect of Source Credibility on Millennials’ Purchase Intention* [Marmara Universitesi]. <https://www.proquest.com/openview/d2bf7f0194807ebefd781eaa5581661b/1?pq-origsite=gscholar&cbl=2026366&diss=y>
- Azkiah, M. R., & Hartono, A. (2023). The Influence of Social Media Influencers on Consumers’ Buying Attitudes and Intentions. *Business and Investment Review*, 1(3), 147–167. <https://doi.org/https://doi.org/10.61292/birev.v1i3.26>

- Babu, E., Joseph, N. M., & Aboobaker, N. (2024). Unveiling the Impact of Influencer Attributes on Purchase Intention of Gen Z: The Moderating Role of Parasocial Interaction. *Global Business Review*. <https://doi.org/10.1177/09721509241280996>
- Bergkvist, L., & Zhou, K. Q. (2016). Celebrity endorsements: A literature review and research agenda. *International Journal of Advertising*, 35(4). <https://doi.org/10.1080/02650487.2015.1137537>
- Beyari, H., & Hashem, T. (2025). The Role of Artificial Intelligence in Personalizing Social Media Marketing Strategies for Enhanced Customer Experience. *Behavioral Sciences*, 15(5). <https://doi.org/10.3390/bs15050700>
- Böhdnel, M., Jastorff, M., & Rudeloff, C. (2023). AI-driven influencer marketing: Comparing the effects of virtual and human influencers on consumer perceptions. *Journal of AI, Robotics & Workplace Automation*, 2(2), 165–174. <https://doi.org/https://nbn-resolving.org/urn:nbn:de:0168-ss0ar-90190-4>
- Casaló, L. V., Flavián, C., & Ibáñez-Sánchez, S. (2020). Influencers on Instagram: Antecedents and consequences of opinion leadership. *Journal of Business Research*, 117. <https://doi.org/10.1016/j.jbusres.2018.07.005>
- Cervantes, J. Z., Custora, J. M. G., Duguran, J. C. C., Malacaya, A. S., Mendoza, J., Panga, R. B., & Waminal, E. D. (2025). The Effect of Online Buying Decision on Personal Budget of Business Administration Students. *Research Journal in Business and Economics*, 3(3). <https://doi.org/10.61424/rjbe.v3i3.569>
- Chiu, C. L., & Ho, H. C. (2023). Impact of Celebrity, Micro-Celebrity, and Virtual Influencers on Chinese Gen Z's Purchase Intention Through Social Media. *SAGE Open*, 13(1). <https://doi.org/10.1177/21582440231164034>
- De Veirman, M., Cauberghe, V., & Hudders, L. (2017). Marketing through instagram influencers: The impact of number of followers and product divergence on brand attitude. *International Journal of Advertising*, 36(5). <https://doi.org/10.1080/02650487.2017.1348035>
- Dominic, E. D., Mahamed, M., & Erica Ogodo, A. (2025). Source Credibility as a Catalyst: Unraveling its Role in Shaping Strategic Communication Acceptability (SCA). *International Journal of Academic Research in Business and Social Sciences*, 15(2). <https://doi.org/10.6007/ijarbss/v15-i2/24688>
- Drossaert, D. (2023). *The Replacement of Human Influencers With Virtual Influencers: Perceptions of Candidness, Trustworthiness and Purchase*

intention In Social Media Advertisements [Tilburg University, Tilburg].
<https://arno.uvt.nl/show.cgi?fid=161819>

- Erdogan, B. Z. (1999). Celebrity Endorsement: A Literature Review. *Journal of Marketing Management*, 15(4). <https://doi.org/10.1362/026725799784870379>
- Fan, F., Fu, L., & Jiang, Q. (2024). Virtual idols vs online influencers vs traditional celebrities: how young consumers respond to their endorsement advertising. *Young Consumers*, 25(3). <https://doi.org/10.1108/YC-08-2023-1811>
- Farivar, S., Wang, F., & Yuan, Y. (2021). Opinion leadership vs. para-social relationship: Key factors in influencer marketing. *Journal of Retailing and Consumer Services*, 59. <https://doi.org/10.1016/j.jretconser.2020.102371>
- Ferreira, H. P., & Fernandes, P. O. (2015). Importance-performance Analysis Applied to a Laboratory Supplies and Equipment Company. *Procedia Computer Science*, 64, 824–831. <https://doi.org/10.1016/j.procs.2015.08.634>
- Franke, C., Groeppel-Klein, A., & Müller, K. (2023). Consumers' Responses to Virtual Influencers as Advertising Endorsers: Novel and Effective or Uncanny and Deceiving? *Journal of Advertising*, 52(4). <https://doi.org/10.1080/00913367.2022.2154721>
- Gerlich, M. (2023). The Power of Virtual Influencers: Impact on Consumer Behaviour and Attitudes in the Age of AI. *Administrative Sciences*, 13(8). <https://doi.org/10.3390/admsci13080178>
- Guerra-Carrillo, B., Katovich, K., & Bunge, S. A. (2017). Does higher education hone cognitive functioning and learning efficacy? Findings from a large and diverse sample. *PLoS ONE*, 12(8). <https://doi.org/10.1371/journal.pone.0182276>
- Guerra-Tamez, C. R., Kraul Flores, K., Serna-Mendiburu, G. M., Chavelas Robles, D., & Ibarra Cortés, J. (2024). Decoding Gen Z: AI's influence on brand trust and purchasing behavior. *Frontiers in Artificial Intelligence*, 7. <https://doi.org/10.3389/frai.2024.1323512>
- Hair, J., & Alamer, A. (2022). Partial Least Squares Structural Equation Modeling (PLS-SEM) in second language and education research: Guidelines using an applied example. *Research Methods in Applied Linguistics*, 1(3). <https://doi.org/10.1016/j.rmal.2022.100027>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017a). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage.

- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017b). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.). SAGE Publications, Inc.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook*. Springer International Publishing. <https://doi.org/10.1007/978-3-030-80519-7>
- Halder, D., Pradhan, D., & Roy Chaudhuri, H. (2021). Forty-five years of celebrity credibility and endorsement literature: Review and learnings. In *Journal of Business Research* (Vol. 125). <https://doi.org/10.1016/j.jbusres.2020.12.031>
- Han, J., & Balabanis, G. (2024). Meta-analysis of social media influencer impact: Key antecedents and theoretical foundations. *Psychology and Marketing*, 41(2), 394–426. <https://doi.org/10.1002/mar.21927>
- Hanifah, M., Saraswati, F. I., & Pardede, T. E. N. (2026, June 26). Generation Z Consumer Behavior in Responding to Influencer Marketing on the TikTok Platform: A Systematic Literature Review with Focus on Urban Jakarta. *Proceedings of the Perbanas International Seminar on Economics, Business, Management, Accounting and IT*. <https://journal.perbanas.id/index.php/Proficient/article/view/1237>
- Hee Kim, E., Lee, N.-M., & Author, C. (2024). The Impact of Virtual Influencer Formativeness on Advertising Attention and Attitude Toward Advertising: The Dual Parallel Mediating Effects of Attractiveness and Suitability. *Journal of Advanced Technology Convergence*, 03(01).
- Hovland, C. I., & Weiss, W. (1951). The influence of source credibility on communication effectiveness. *Public Opinion Quarterly*, 15(4). <https://doi.org/10.1086/266350>
- Jain, V., Wadhvani, K., & Eastman, J. K. (2024). Artificial intelligence consumer behavior: A hybrid review and research agenda. *Journal of Consumer Behaviour*, 23(2), 676–697. <https://doi.org/10.1002/cb.2233>
- Jayasingh, S., Sivakumar, A., & Vanathaiyan, A. A. (2025). Artificial Intelligence Influencers' Credibility Effect on Consumer Engagement and Purchase Intention. *Journal of Theoretical and Applied Electronic Commerce Research*, 20(1). <https://doi.org/10.3390/jtaer20010017>

- Jou, R. C., & Day, Y. J. (2021). Application of revised importance-performance analysis to investigate critical service quality of hotel online booking. *Sustainability (Switzerland)*, 13(4). <https://doi.org/10.3390/su13042043>
- Katadata Insight Center, & Kementerian Komunikasi dan Informatika Republik Indonesia. (2024). *Status Literasi Digital di Indonesia 2023*. https://cdn1.katadata.co.id/media/Report_LITDIG_2023.pdf
- Kembau, A. S., Kolondam, A., & Mandey, N. H. J. (2024). Virtual influencers and digital engagement: key insights from Indonesia's younger consumers. *Jurnal Manajemen Pemasaran*, 18(2).
- Kong, H., & Fang, H. (2024). Research on the Effectiveness of Virtual Endorsers: A Study Based on the Match-Up Hypothesis and Source Credibility Model. *Sustainability (Switzerland)*, 16(5). <https://doi.org/10.3390/su16051761>
- Lee, D.-H. (2024). The Impact of Involvement, Familiarity, and Audience Gender on Virtual Influencer Advertising Attitude and Participation Intention. *Journal of Speech, Media & Communication Research*, 23(4), 147–180. <https://doi.org/10.51652/ksmca.2024.23.4.5>
- Lee, G. K. S. (2026). Impact of Social Media Influencer Marketing on Consumer Behaviour: A Review of Source Credibility Theory. *International Journal of Retail and Consumer Research*, 1(1). <https://doi.org/10.51137/wrp.ijrcr.639>
- Leite, F. P., & Baptista, P. de P. (2022). The effects of social media influencers' self-disclosure on behavioral intentions: The role of source credibility, parasocial relationships, and brand trust. *Journal of Marketing Theory and Practice*, 30(3). <https://doi.org/10.1080/10696679.2021.1935275>
- Lou, C., Kiew, S. T. J., Chen, T., Lee, T. Y. M., Ong, J. E. C., & Phua, Z. X. (2023). Authentically Fake? How Consumers Respond to the Influence of Virtual Influencers. *Journal of Advertising*, 52(4). <https://doi.org/10.1080/00913367.2022.2149641>
- Lou, C., & Yuan, S. (2019). Influencer Marketing: How Message Value and Credibility Affect Consumer Trust of Branded Content on Social Media. *Journal of Interactive Advertising*, 19(1). <https://doi.org/10.1080/15252019.2018.1533501>
- Margariti, K., Hatzithomas, L., & Boutsouki, C. (2024). Elucidating the Gap between Green Attitudes, Intentions, and Behavior through the Prism of Greenwashing Concerns. *Sustainability (Switzerland)*, 16(12). <https://doi.org/10.3390/su16125108>

- Marklen, D. R., Tan, P. L., & Hassim, N. (2025). Instagram Influencers' Source Credibility on Gadget Product Purchase Intention Among Indonesian Generation Z: The Mediating Role of Parasocial Interaction. *Jurnal Komunikasi: Malaysian Journal of Communication*, 41(1). <https://doi.org/10.17576/JKMJC-2025-4101-08>
- McCracken, G. (1989). Who is the Celebrity Endorser? Cultural Foundations of the Endorsement Process. *Journal of Consumer Research*, 16(3), 310–321. <https://doi.org/10.1086/209217>
- Minta, N. K., & Stephen, O. (2017). Importance-Performance Matrix Analysis (IPMA) of Service Quality and Customer Satisfaction in the Ghanaian Banking Industry. *International Journal of Academic Research in Business and Social Sciences*, 7(7). <https://doi.org/10.6007/ijarbss/v7-i7/3120>
- Mohan, R. (2025). Influence of celebrity endorsements in advertisements on the purchasing intentions among higher education students. *IIMT Journal of Management*. <https://doi.org/10.1108/iimtjm-04-2024-0044>
- Moustakas, E., Lamba, N., Mahmoud, D., & Ranganathan, C. (2020). Blurring lines between fiction and reality: Perspectives of experts on marketing effectiveness of virtual influencers. *International Conference on Cyber Security and Protection of Digital Services, Cyber Security 2020*. <https://doi.org/10.1109/CyberSecurity49315.2020.9138861>
- Nurbaiti, N. (2023). Characteristics of Internet, Smartphone, and Social Media Usage among Generation Z in South Jakarta after the COVID-19 Pandemic. *Journal of Health Sciences and Epidemiology*, 1(3). <https://doi.org/10.62404/jhse.v1i3.26>
- Ohanian, R. (1990). Construction and validation of a scale to measure celebrity endorsers' perceived expertise, trustworthiness, and attractiveness. *Journal of Advertising*, 19(3). <https://doi.org/10.1080/00913367.1990.10673191>
- Pan, M., Blut, M., Ghiassaleh, A., & Lee, Z. W. Y. (2024). Influencer marketing effectiveness: A meta-analytic review. *Journal of the Academy of Marketing Science*. <https://doi.org/10.1007/s11747-024-01052-7>
- Pardana, D., Abdullah, R., Mahmuda, D., Malik, E., Pratiwi, E. T., Dja'Wa, A., Abdullah, L. O. D., Hardin, & Hamid, R. S. (2019). Attitude analysis in the theory of planned behavior: Green marketing against the intention to buy environmentally friendly products. *IOP Conference Series: Earth and Environmental Science*, 343(1). <https://doi.org/10.1088/1755-1315/343/1/012128>

- Pascucci, F., Savelli, E., & Gistri, G. (2023). How digital technologies reshape marketing: evidence from a qualitative investigation. *Italian Journal of Marketing*, 2023(1), 27–58. <https://doi.org/10.1007/s43039-023-00063-6>
- Placani, A. (2024). Anthropomorphism in AI: hype and fallacy. *AI and Ethics*, 4(3), 691–698. <https://doi.org/10.1007/s43681-024-00419-4>
- Pornpitakpan, C. (2004). The Persuasiveness of Source Credibility: A Critical Review of Five Decades' Evidence. In *Journal of Applied Social Psychology* (Vol. 34, Number 2). <https://doi.org/10.1111/j.1559-1816.2004.tb02547.x>
- Puengjandum, R., Lewis, N., & Leelasantitham, A. (2026). Utilizing social media to promote responsible tourism: Applying the technology acceptance model and source credibility theory. *International Journal of Human Capital in Urban Management*, 11(1), 1–14. <https://doi.org/10.22034/IJHCUM.2026.01.01>
- Putra, H. P. (2025). The Effect of Attractiveness of Virtual Influencer Towards the Consumer Attitudes in Developing Intention to Purchase-A Case Study of Fast Food Restaurant. *Eduvest-Journal of Universal Studies*, 5. <http://eduvest.greenvest.co.id>
- Ramesha, Dr. H. H., Nair, T., & Patil, M. A. (2025a). “The Role of Artificial Intelligence in Transforming Digital Marketing Strategies.” *International Journal of Latest Technology in Engineering Management & Applied Science*, 14(8), 542–549. <https://doi.org/10.51583/IJLTEMAS.2025.1408000066>
- Ramesha, Dr. H. H., Nair, T., & Patil, M. A. (2025b). “The Role of Artificial Intelligence in Transforming Digital Marketing Strategies.” *International Journal of Latest Technology in Engineering Management & Applied Science*, 14(8), 542–549. <https://doi.org/10.51583/IJLTEMAS.2025.1408000066>
- Research and Markets. (2026). *Virtual Influencers Market Report 2026*. <https://www.researchandmarkets.com/reports/6217955/virtual-influencers-market-report>
- Riu, I. A. (2025). Strategi Pemasaran Virtual Influencer di Indonesia: Analisis Persepsi Konsumen Gen Z terhadap Karakter Digital. *Jurnal Ilmu Manajemen, Bisnis Dan Ekonomi (JIMBE)*, 3(1).
- Rozenkowska, K. (2023). Theory of planned behavior in consumer behavior research: A systematic literature review. In *International Journal of Consumer Studies* (Vol. 47, Number 6, pp. 2670–2700). John Wiley and Sons Inc. <https://doi.org/10.1111/ijcs.12970>

- Saman, M. G. (2025). Shifting Communication through Virtual Influencers Driven Metaverse Revolution. *Journal of Communication & Public Relations*, 4(1), 118–139. <https://doi.org/10.37535/105004120257>
- Saskara, B., & Achmad, N. (2024). The Effect of Social Media Source Credibility on Purchase Interest of Products from Online Stores. *Jurnal Ilmiah Manajemen Kesatuan*, 12(6). <https://doi.org/10.37641/jimkes.v12i6.2947>
- Saygıner, C. (2025). Examining University Students' Perception and Ad Viewing Behavior in Artificial Intelligence (AI) Influencer Marketing. *OPUS Toplum Araştırmaları Dergisi*, 22(4). <https://doi.org/10.26466/opusjsr.1706956>
- Sekaran, U., & Bougie, R. (2016). *Research methods for business : a skill-building approach / Uma Sekaran and Roger Bougie*. (Seventh edition). Wiley, Chichester, West Sussex. www.wileypluslearningspace.com
- Sokolova, K., & Kefi, H. (2020). Instagram and YouTube bloggers promote it, why should I buy? How credibility and parasocial interaction influence purchase intentions. *Journal of Retailing and Consumer Services*, 53. <https://doi.org/10.1016/j.jretconser.2019.01.011>
- Solomon, M. R. . (2023). *Consumer Behavior : Buying, Having, Being*. Pearson Education (US).
- Stefanus Kembau, A., Yurisca Bernanda, D., Perdana Kumaat, A., Beatrix Lendo, F., & Novena Doa, F. (2025). SOCIAL AND EMOTIONAL DRIVERS OF ENGAGEMENT WITH AI VIRTUAL INFLUENCERS: A QUALITATIVE STUDY IN INDONESIA. *Journal of Strategic Management*, 5(2), 80–95. <https://doi.org/https://doi.org/10.19166/ms.v5i2.9852>
- Su, B. C. (2025, June 1). Navigating the new frontier: The role of AI-driven virtual influencers in consumer engagement. *AI Magazine*, 46(2). <https://doi.org/10.1002/aaai.70012>
- Teeluckdharry, N. B., Teeroovengadum, V., & Seebaluck, A. K. (2024a). A roadmap for the application of PLS-SEM and IPMA for effective service quality improvements. *TQM Journal*, 36(5), 1300–1345. <https://doi.org/10.1108/TQM-11-2021-0340>
- Teeluckdharry, N. B., Teeroovengadum, V., & Seebaluck, A. K. (2024b). A roadmap for the application of PLS-SEM and IPMA for effective service quality improvements. *TQM Journal*, 36(5), 1300–1345. <https://doi.org/10.1108/TQM-11-2021-0340>

- Teppo, O. (2025). *Understanding AI Influencers: Consumer Perceptions, Anthropomorphism, and Effectiveness* [Aalto University]. <https://doi.org/https://urn.fi/URN:NBN:fi:aalto-202601181403>
- Tseng, T. H., & Wang, H. Y. (2023). Consumer attitudes and purchase intentions towards internet celebrity self-brands: an integrated view of congruence, brand authenticity and internet celebrity involvement. *Journal of Product and Brand Management*, 32(6). <https://doi.org/10.1108/JPBM-03-2022-3892>
- Tseng, W. K., & Ou, C. C. (2025a). Can Virtual Influencers Drive Online Consumer Behavior? An Applied Examination of ELM Model Investigating the Marketing Effects of Virtual Influencers. *Sustainability (Switzerland)*, 17(23). <https://doi.org/10.3390/su172310721>
- Tseng, W. K., & Ou, C. C. (2025b). Can Virtual Influencers Drive Online Consumer Behavior? An Applied Examination of ELM Model Investigating the Marketing Effects of Virtual Influencers. *Sustainability (Switzerland)*, 17(23). <https://doi.org/10.3390/su172310721>
- van Reijmersdal, E. A., Walet, M., & Gudmundsdóttir, A. (2024). Influencer marketing: explaining the effects of influencer self-presentation strategies on brand responses through source credibility. *Marketing Intelligence and Planning*, 42(7), 1214–1233. <https://doi.org/10.1108/MIP-03-2023-0125>
- Wortel, C., Vanwesenbeeck, I., & Tomas, F. (2024). Made with Artificial Intelligence: The Effect of Artificial Intelligence Disclosures in Instagram Advertisements on Consumer Attitudes. *Emerging Media*, 2(3), 547–570. <https://doi.org/10.1177/27523543241292096>
- Wulandari, T. A., Purwaningwulan, M. M., & Anggaswari, N. A. (2025). Understanding Consumer Resistance to AI-Powered Marketing in Indonesia. *Emerging Technology for Sustainable Development*, 28–41. <https://doi.org/https://doi.org/10.34010/incitest.v1i.827>
- Xu, J., Feng, Y., Li, W., Huang, Q., & Fan, Z. (2025a). How AI Brand Endorsers Influence Generation MZ's Consumer Behavior in Metaverse Marketing Scenarios. *Journal of Theoretical and Applied Electronic Commerce Research*, 20(2). <https://doi.org/10.3390/jtaer20020082>
- Xu, J., Feng, Y., Li, W., Huang, Q., & Fan, Z. (2025b). How AI Brand Endorsers Influence Generation MZ's Consumer Behavior in Metaverse Marketing Scenarios. *Journal of Theoretical and Applied Electronic Commerce Research*, 20(2). <https://doi.org/10.3390/jtaer20020082>

- Yan, X., Huam, H. T., & Sade, A. B. (2024). Is AI Better than Humans? Unveiling the Boundary Conditions Under Which Virtual Influencers Outperform Human Influencers in Endorsing Sustainable Products. *Sustainability*, 16(22). <https://doi.org/10.3390/su16229896>
- Yan, X., Tat, H. H., & Sade, A. B. (2024). A Literature Analysis on the Relationship between AI Influencers' Perceived Credibility and Purchase Intention: Product-Endorser Fit with the Brand as a Moderator. *International Journal of Academic Research in Business and Social Sciences*, 14(3). <https://doi.org/10.6007/ijarbss/v14-i3/21092>
- Yang, Y., & Xu, H. (2025). Perception of AI Creativity: Dimensional Exploration and Scale Development. *Journal of Creative Behavior*, 59(2). <https://doi.org/10.1002/jocb.70028>
- YASA, A., DURMUŞ, B., & USLU, A. (2025). Mapping a Decade of Source Credibility Research in Influencer Marketing: A Bibliometric Review. *Turkish Journal of Marketing Research*, 4(1), 49–76.
- Yulianti, Y., & Keni, K. (2022). Source Credibility, Perceived Quality, and Attitude Towards Brand as Predictor on Purchase Intention of Local Beauty Products. *Proceedings of the Tenth International Conference on Entrepreneurship and Business Management 2021 (ICEBM 2021)*, 653. <https://doi.org/10.2991/aebmr.k.220501.074>
- Zaniarti, S., Margaretha, M., & Subagja, A. D. (2025). Influence of allowance, lifestyle, and financial inclusion on financial management practice among Indonesia college students. *International Journal of Financial, Accounting, and Management*, 7(1). <https://doi.org/10.35912/ijfam.v7i1.2270>
- Zhang, R. (2023). *Exploring the Impact of Virtual Influencers on Consumers' Purchase Intention in China: An Investigation of Perceived Source Credibility* [Erasmus School of History, Culture and Communication]. <http://hdl.handle.net/2105/71540>
- Zhang, Y., & He, A. Z. (2025). The impact of AI influencer endorsements on consumers' purchase intentions: the serial mediating roles of mind perception and brand trustworthiness. *Journal of Product and Brand Management*, 34(5). <https://doi.org/10.1108/JPBM-02-2024-4974>
- Ziakis, C., & Vlachopoulou, M. (2023a). Artificial Intelligence in Digital Marketing: Insights from a Comprehensive Review. *Information (Switzerland)*, 14(12). <https://doi.org/10.3390/info14120664>

Ziakis, C., & Vlachopoulou, M. (2023b). Artificial Intelligence in Digital Marketing: Insights from a Comprehensive Review. *Information (Switzerland)*, 14(12). <https://doi.org/10.3390/info14120664>

Appendix

Appendix A: Questionnaire

AI Endorsers in Marketing: Impact on Consumer Attitudes and Purchase Intentions

Hello!

My name is Cut Azzahra Teuku Zuelkifara, currently a BBA student at the IPMI International Business School. As I approach the final stage of completing my bachelor degree, I am excited to share with you that my bachelor's thesis, titled **"Factor Influencing Consumer Purchase Intention of AI Endorser: Perspective of Credibility and Consumer Attitude"**, is nearly completed under the supervision of Dr. Liza Agustina Maureen Nelloh, SE., MM., CDM. This research aims to understand how consumers' perception of AI influencers affects their attitudes and purchasing intentions.

I kindly request your support and participation to complete this questionnaire. Your contribution will be invaluable to the success of this research. **All answers will be treated with strict confidentiality and used exclusively for research purposes.** There are no right or wrong answers; please answer the questions truthfully, based on your personal experiences and perspectives.

To ensure the accuracy and relevance of the data, I have established the following criteria for the respondents:

1. Actively use social media, especially Instagram.
2. Have seen or heard of AI endorsers/virtual influencers.
3. Generation Z and Millennials (18-45 years).
4. Living in Greater Jakarta.

Do you not meet these criteria? Then I would greatly appreciate it if you would share this questionnaire with friends or other people who do meet the criteria.

Thank you for your time and participation 😊

Halo!

Perkenalkan, saya Cut Azzahra Teuku Zuelkifara, mahasiswa tingkat sarjana program Studi Administrasi Bisnis di IPMI International Business School. Saat ini saya sedang melakukan tahap akhir untuk menyelesaikan tesis saya, dengan topik **"Factor Influencing Consumer Purchase Intention of AI Endorser: Perspective of Credibility and Consumer Attitude,"** dibawah bimbingan Dr. Liza Agustina Maureen Nelloh, SE., MM., CDM. Penelitian ini bertujuan untuk memahami bagaimana persepsi terhadap AI Endorser dapat mempengaruhi sikap dan minat beli konsumen.

Sehubungan dengan itu, saya memohon kesediaan Anda untuk meluangkan waktu sejenak mengisi kuesioner ini. **Seluruh jawaban yang diberikan akan dijaga kerahasiaannya dan hanya digunakan untuk keperluan penelitian.** Tidak ada jawaban benar atau salah, sehingga diharapkan Anda dapat menjawab dengan jujur sesuai dengan pengalaman dan pandangan pribadi.

Untuk memastikan keakuratan dan relevansi data, saya telah menetapkan beberapa kriteria responden sebagai berikut:

1. Aktif menggunakan sosial media, khususnya Instagram.
2. Pernah melihat atau mengetahui AI endorser / virtual influencer.
3. Gen Z dan Millennials (berusia 18-45 tahun).
4. Berdomisili di wilayah Jabodetabek.

Apabila Anda belum memenuhi kriteria tersebut, saya sangat berterima kasih apabila Anda berkenan membantu dengan membagikan kuesioner ini kepada teman atau orang lain yang sesuai dengan kriteria.

Terima kasih atas waktu dan partisipasi Anda 😊

Are you active on social media, especially Instagram? *

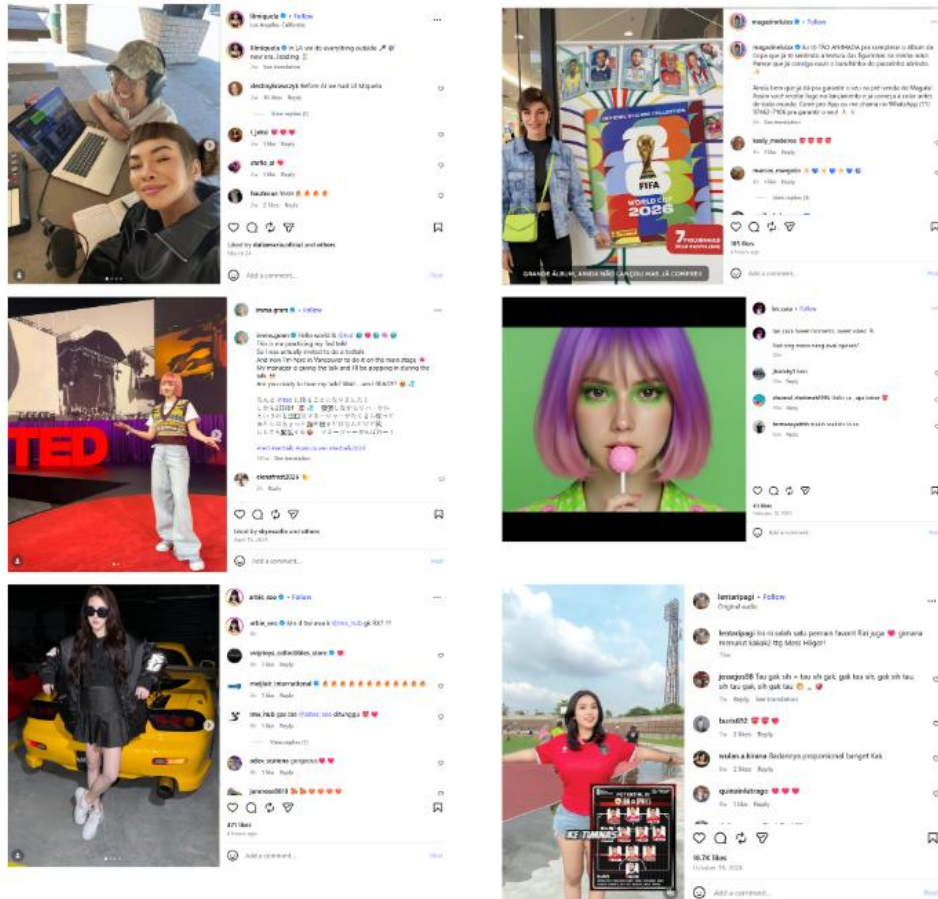
Apakah Anda aktif menggunakan media sosial, khususnya Instagram?

☐ Yes (Ya)

☐ No (Tidak)

AI Endorser Example

@lilmiquela from Los Angeles, California,
@magazineluiza from Brazil,
@imma.gram from Japan,
@Lav_caca from Indonesia,
Thalasya Pov and **@arbie_seo** from Indonesia,
@lentaripagi from Indonesia,
 etc.



Are you aware of AI Endorser?

Apakah Anda mengetahui Endorser AI?

Contoh: **@lilmiquela**, **@magazineluiza**, **@bermudaibae**, **@imma.gram**, **@Lav_caca**, **@lentaripagi**, **Thalasya Pov**, **@arbie_seo**, dll.

☐ Yes (Ya)

☐ No (Tidak)

Are you Gen Z or Millennial? *

Apakah Anda Gen Z atau milenial?

- ☐ Gen Z (born 1997-2012)
- ☐ Millennials (born 1981-1996)
- ☐ Not all of them (Tidak Semua)

Are you at least 18 years old? *

Apakah Anda telah berusia minimal 18 tahun?

- ☐ Yes (Ya)
- ☐ No (Tidak)

Do you live in the Jabodetabek area? *

Apakah Anda tinggal di daerah Jabodetabek?

- ☐ Yes (Ya)
- ☐ No (Tidak)

How often do you see AI endorser content on social media? *

Seberapa sering Anda melihat konten AI endorser di media sosial?

- ☐ Never (Tidak Pernah)
- ☐ Rarely / Jarang (<2 times/week)
- ☐ Sometimes / Kadang-kadang (2–5 times/week)
- ☐ Often / Sering (>5 times/week)

Which platforms do you encounter AI endorsers most often? *

Platform mana yang paling sering Anda temui Endorser AI?

- ☐ Instagram
- ☐ TikTok
- ☐ YouTube
- ☐ Other:

Respondent Profile ⌵ ⋮ Description (optional)
Gender * <i>Jenis Kelamin</i> ☐ Male (Laki-laki) ☐ Female (Perempuan)
Age * <i>Usia</i> ☐ 18-23 ☐ 24-29 ☐ 30-35 ☐ 36-45
Last Educational Level * <i>Tingkat Pendidikan Terakhir</i> ☐ Elementary School ☐ Junior Highschool ☐ Senior Highschool ☐ Associate's Degree (D3) ☐ Bachelor's Degree (S1/D4) ☐ Master's Degree (Magister/S2) ☐ Doctoral Degree (Doktor/S3)

Domicile

*

Wilayah tempat tinggal

- ☐ Jakarta
- ☐ Bogor
- ☐ Depok
- ☐ Tangerang
- ☐ Bekasi

Occupation **Pekerjaan*

- ☐ Student (Pelajar/Mahasiswa)
- ☐ Government employee / Public sector (Pegawai Pemerintah / Sektor Publik)
- ☐ Private Sector Employee (Pegawai Swasta)
- ☐ Entrepreneur / Business Owner (Wiraswasta)
- ☐ Freelancer / Self-employed (Pekerja Lepas)
- ☐ Homemaker (Ibu Rumah Tangga)
- ☐ Unemployed (Tidak bekerja / Sedang Mencari Kerja)
- ☐ Other:

Monthly Expenses **Pengeluaran Bulanan*

- ☐ < Rp2.000.000
- ☐ Rp2.000.000 - Rp5.000.000
- ☐ Rp5.000.000 - Rp10.000.000
- ☐ Rp10.000.000 - Rp15.000.000
- ☐ > Rp15.000.000

Research Statements



Instructions

Petunjuk Pengisian

Please indicate your level of agreement with the following statements:

Silakan beri penilaian terhadap pernyataan berikut:

Likert Scale (1–5):

1 = Strongly Disagree (Sangat Tidak Setuju)

2 = Disagree (Tidak Setuju)

3 = Neutral (Netral)

4 = Agree (Setuju)

5 = Strongly Agree (Sangat Setuju)

AT1



I think that AI endorser has a strong attractiveness.

Menurut saya, endorser AI memiliki daya tarik yang kuat.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

AT2



I think that AI endorser has a visually appealing appearance.

Menurut saya, endorser AI memiliki penampilan yang menarik secara visual.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

AT3



I think that AI endorser is very lively.

Menurut saya, endorser AI sangat ekspresif.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

EX1

*

I think that AI endorser has expertise in their field.

Menurut saya, endorser AI memiliki keahlian di bidangnya.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

EX2

*

I think that AI endorser is competent to make assertions about the product.

Menurut saya, AI endorser kompeten untuk memberikan informasi mengenai produk.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

EX3

*

I think that AI endorser has extensive product knowledge.

Menurut saya, endorser AI memiliki pengetahuan yang luas mengenai produk yang dipromosikannya.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

TR1

*

I think AI endorser provides valid informations.

Menurut saya, endorser AI memberikan informasi yang valid.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

TR2

I think that AI endorsers are trustworthy.

Menurut saya, endorser AI dapat dipercaya.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

TR3

I consider AI endorsers to be a reliable source of information.

Menurut saya, endorser AI merupakan sumber informasi yang dapat diandalkan.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

CA1

I feel that endorsement content from AI endorsers provides important information about a product.

Saya merasa bahwa konten endorsement yang dibuat oleh Endorser AI memberikan informasi penting mengenai suatu produk.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

CA2

I am prompted to seek additional information after seeing the endorsement content from the AI endorser.

Saya terdorong untuk mengetahui informasi tambahan suatu produk setelah melihat konten endorsement dari Endorser AI.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

CA3

*

I find the product information in the endorsement content from the AI endorser very helpful.

Saya merasa informasi produk dalam konten endorsement dari Endorser AI sangat membantu.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

PI1

*

I have a strong desire to purchase products recommended by the AI endorser.

Saya memiliki keinginan yang kuat untuk membeli produk yang direkomendasikan oleh Endorser AI.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

PI2

*

I wish I can buy products recommended by the AI endorser in the future.

Saya berharap dapat membeli produk yang direkomendasikan oleh AI endorser di masa depan.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

PI3

*

I plan to purchase products recommended by the AI endorser.

Saya berencana untuk membeli produk yang direkomendasikan oleh AI endorser.

	1	2	3	4	5	
Strongly Disagree	☐	☐	☐	☐	☐	Strongly Agree

Appendix B: PLS Result

Figure B. 1 PLS-SEM algorithm - Graphical output

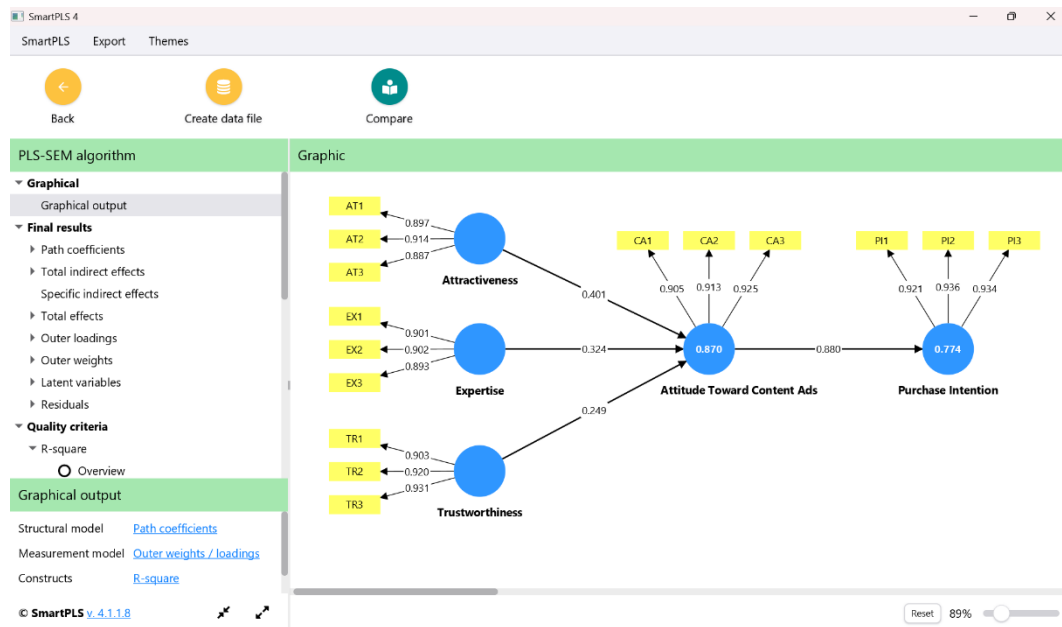


Figure B. 2 Path Coefficients - Matrix

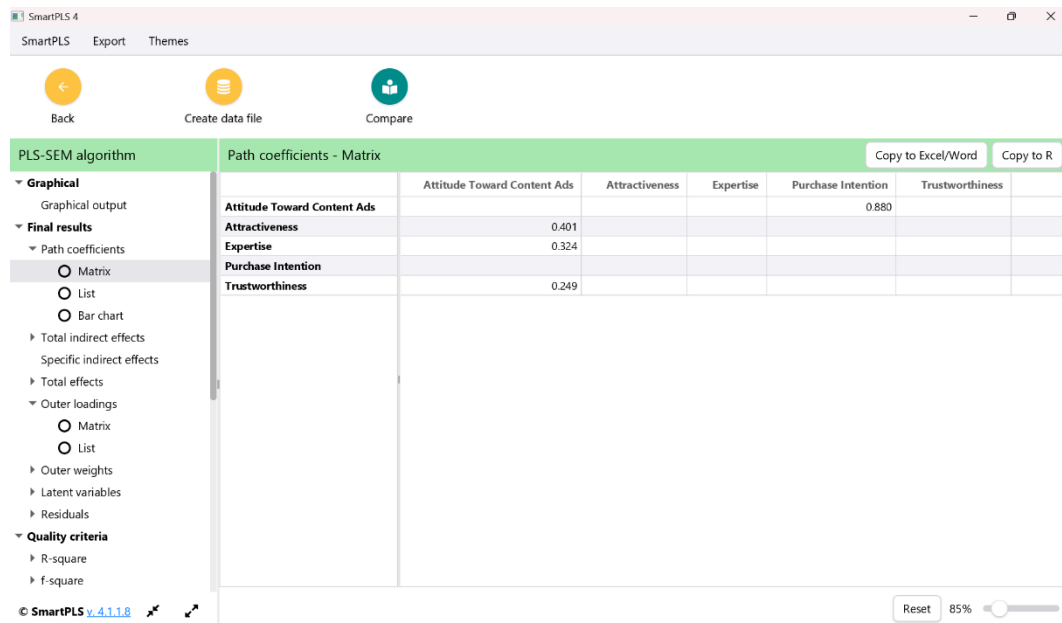


Figure B. 3 Path Coefficients - List

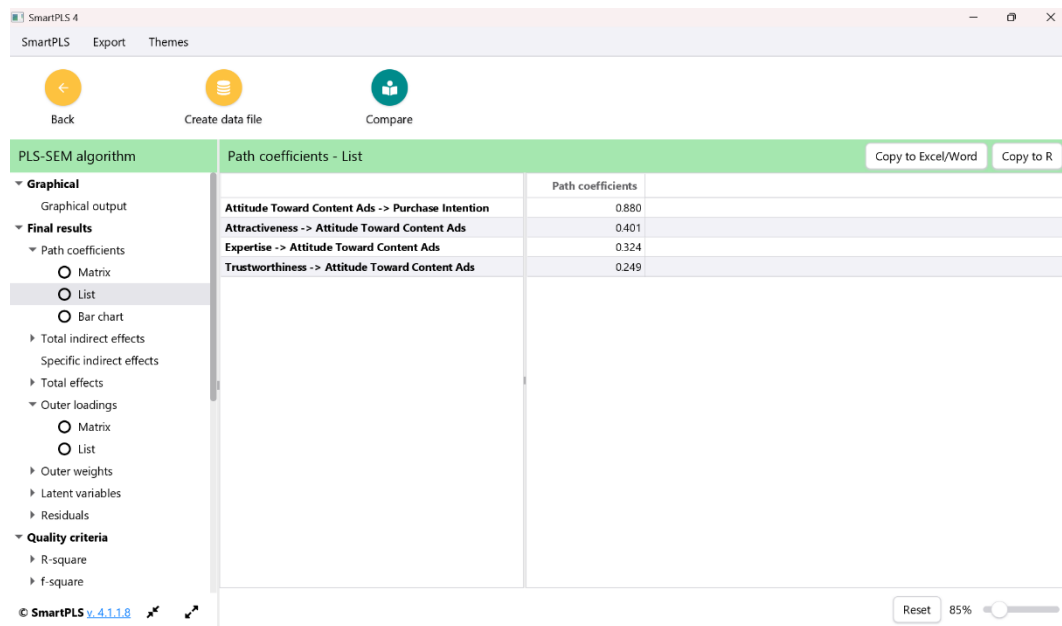


Figure B. 4 Path Coefficients - Bar Chart

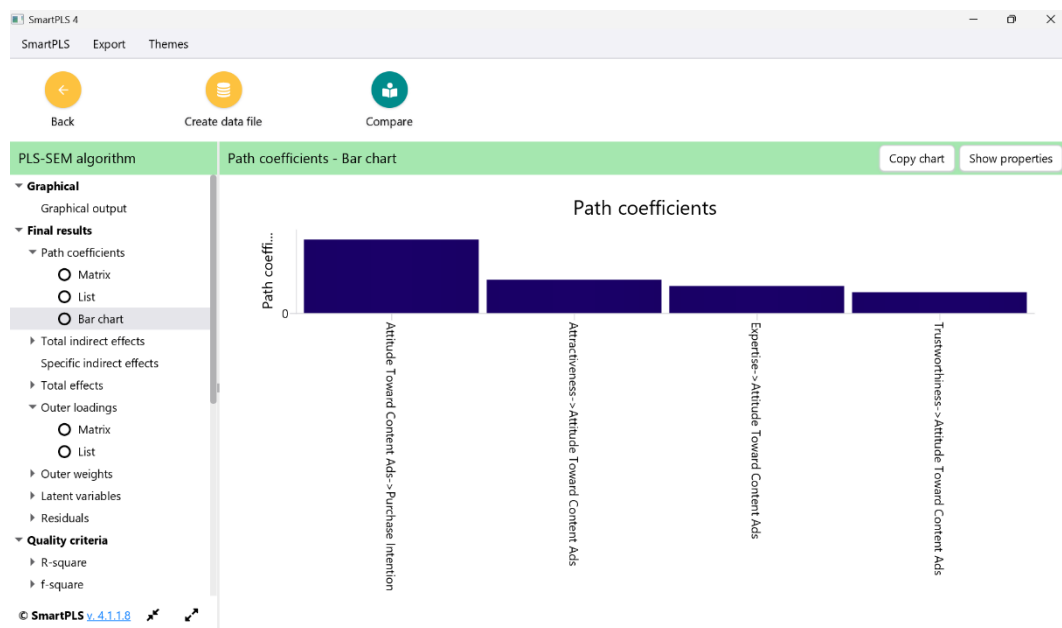


Figure B. 5 Outer Loadings - Matrix

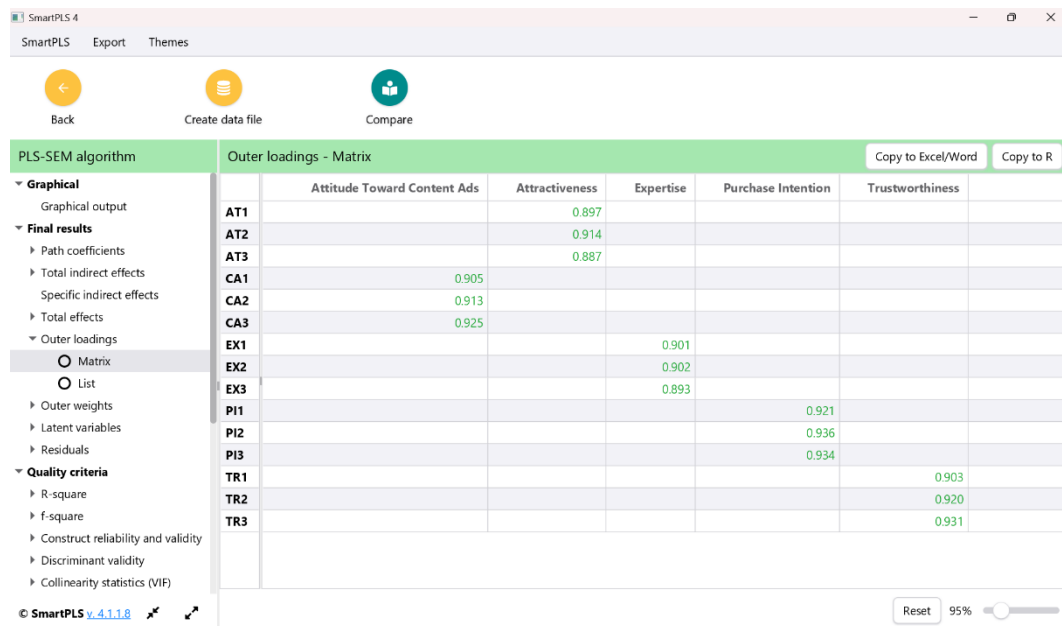


Figure B. 6 Outer Loadings - List

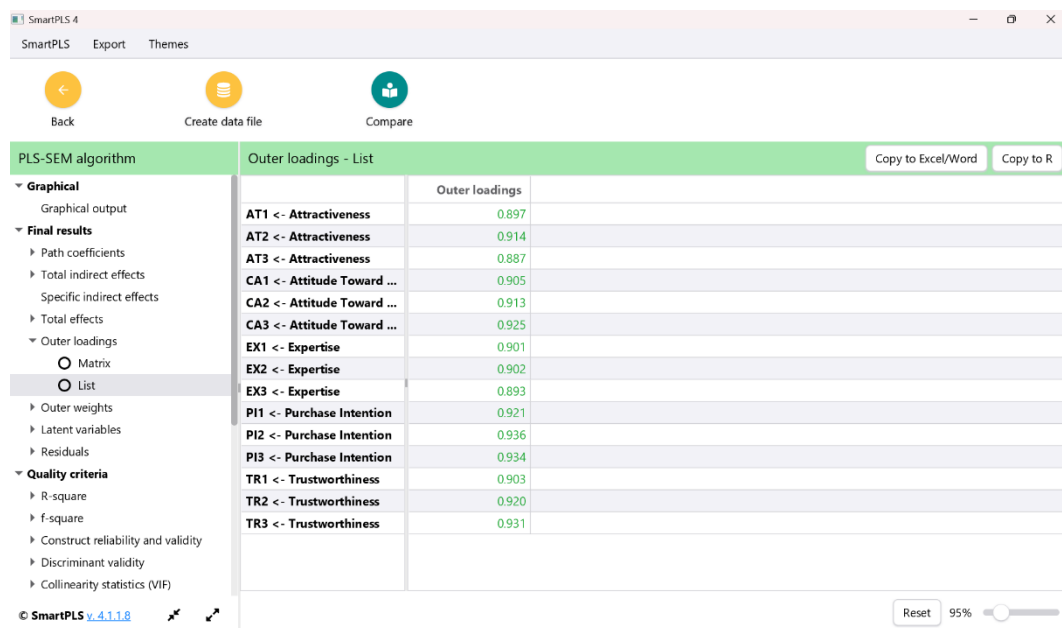


Figure B. 7 R-square Overview

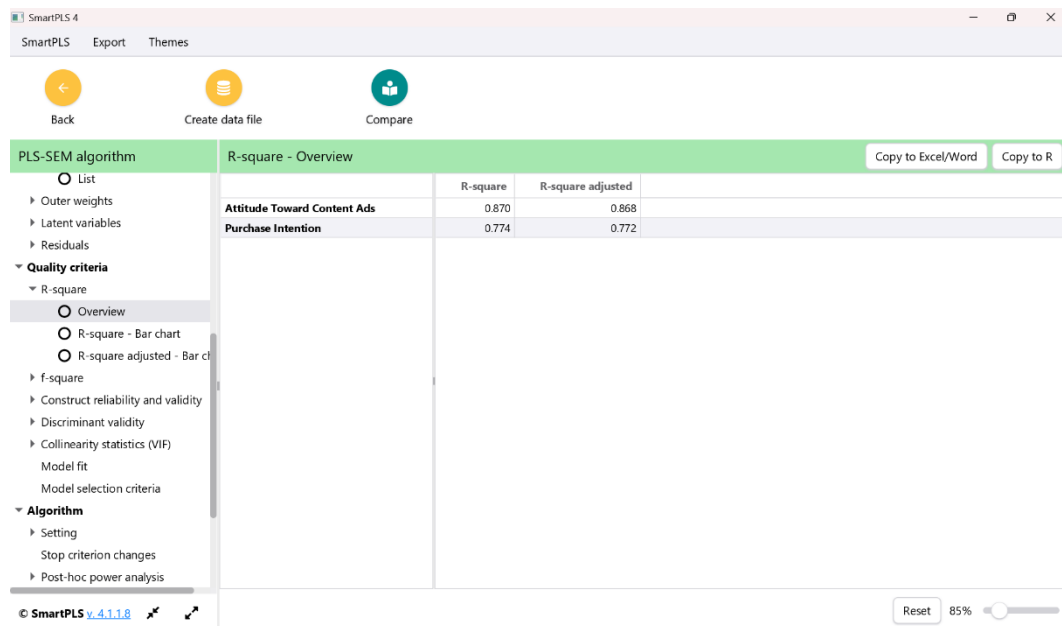


Figure B. 8 R-square - Bar Chart

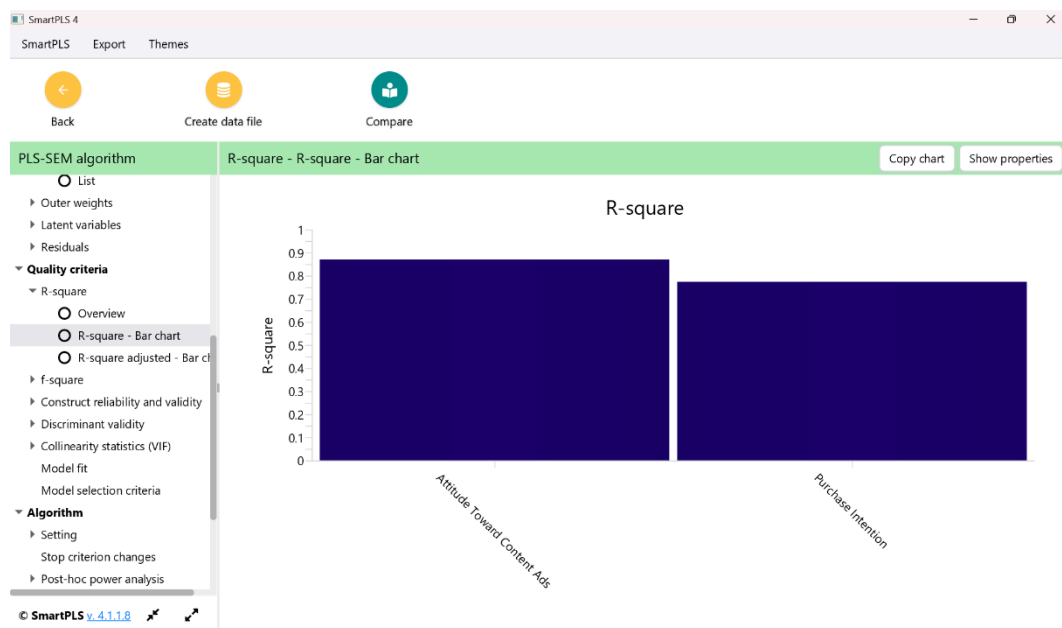


Figure B. 9 *R-square Adjusted - Bar Chart*



Figure B. 10 *f-square Matrix*

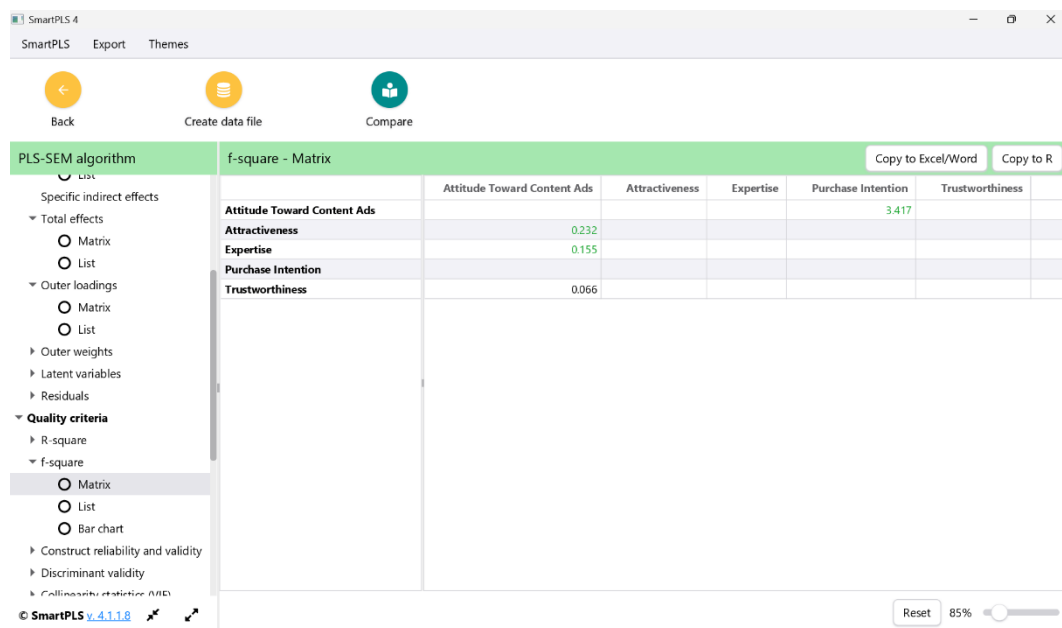


Figure B. 11 *f*-square List

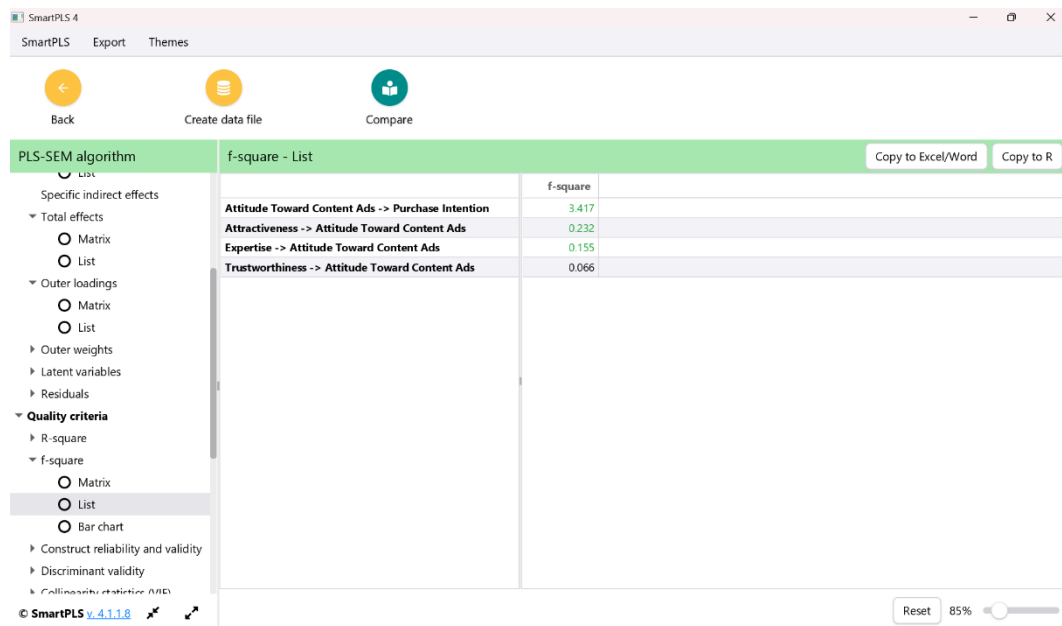


Figure B. 12 *f*-square Bar Chart

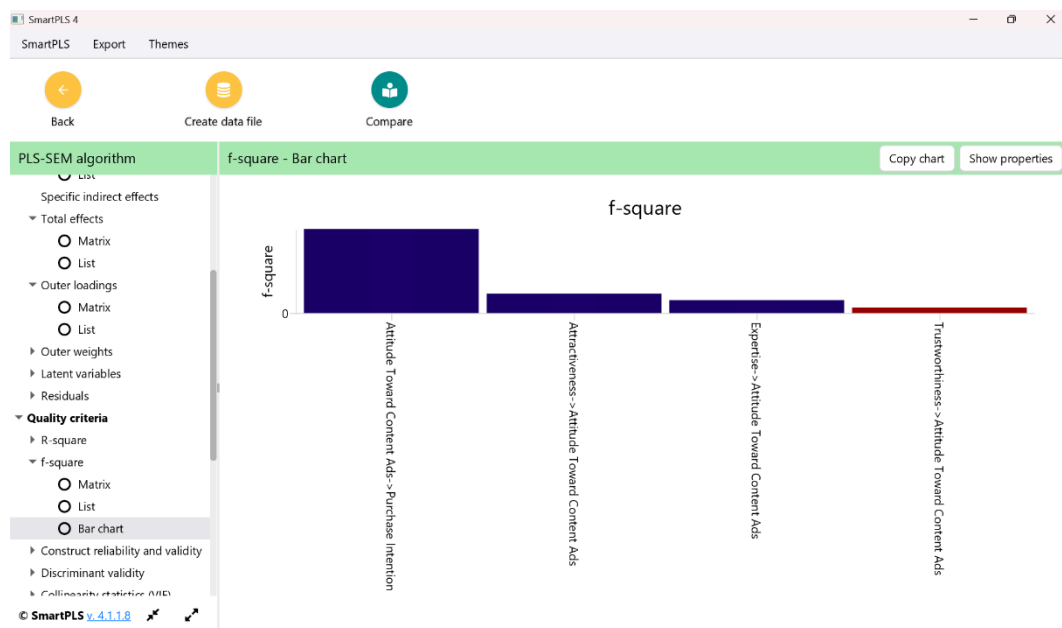


Figure B. 13 Construct Reliability and Validity Overview

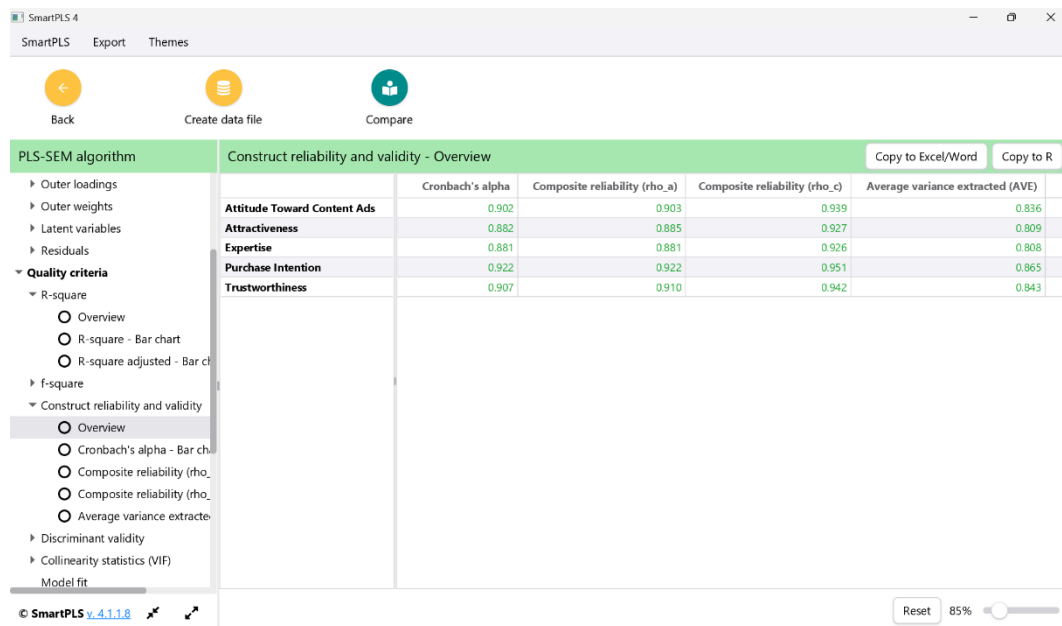


Figure B. 14 Cronbach's alpha - Bar Chart

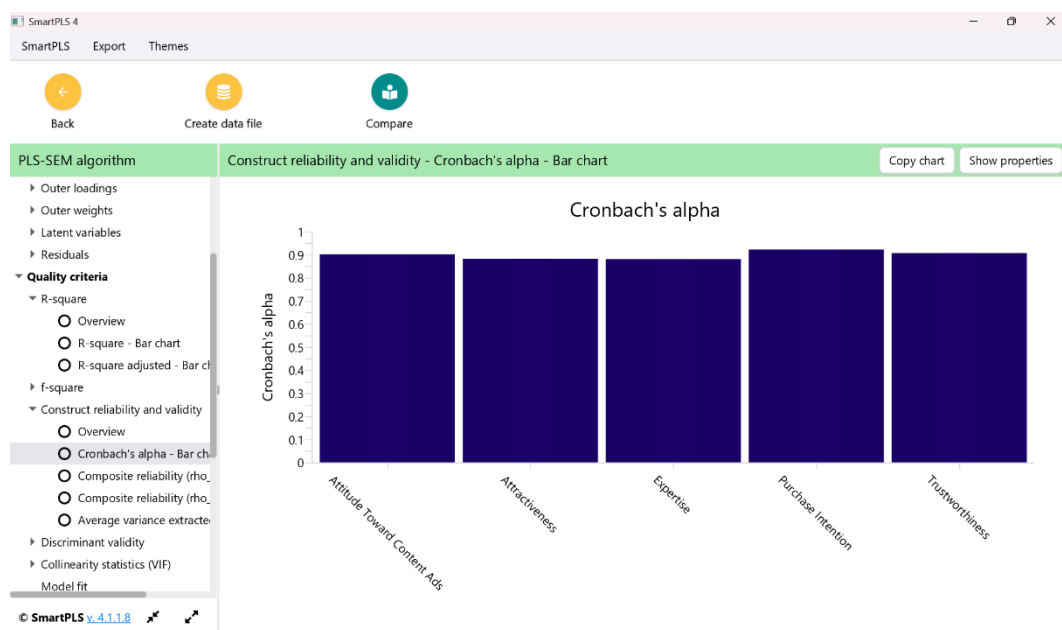


Figure B. 15 Composite Reliability (ρ_a) - Bar Chart

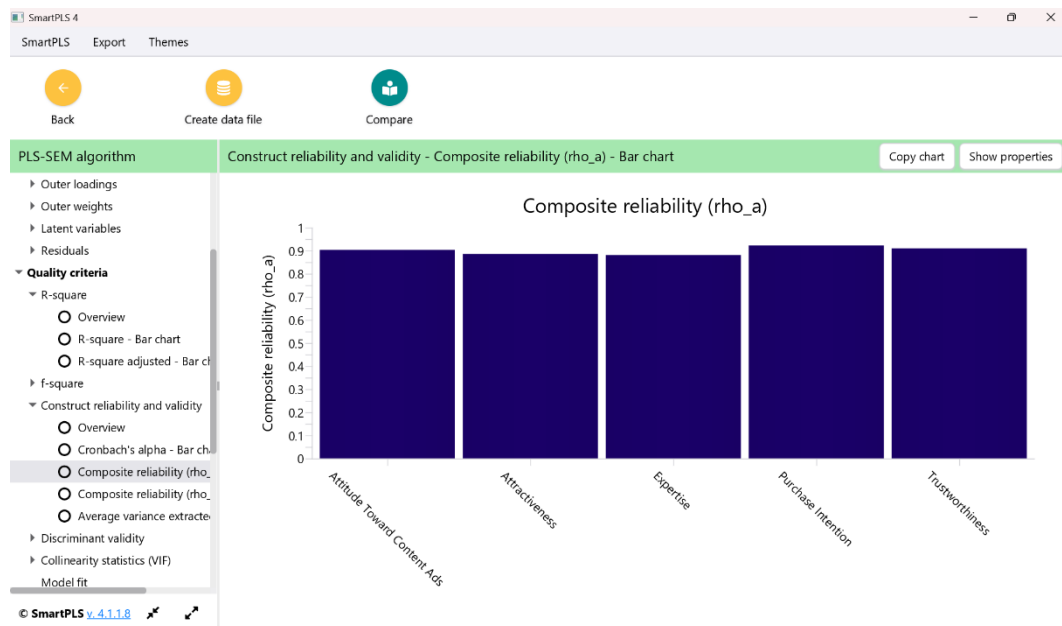


Figure B. 16 Composite Reliability (ρ_c) - Bar Chart



Figure B. 17 Average Variance Extracted (AVE) - Bar Chart



Figure B. 18 Fornell-Larcker criterion

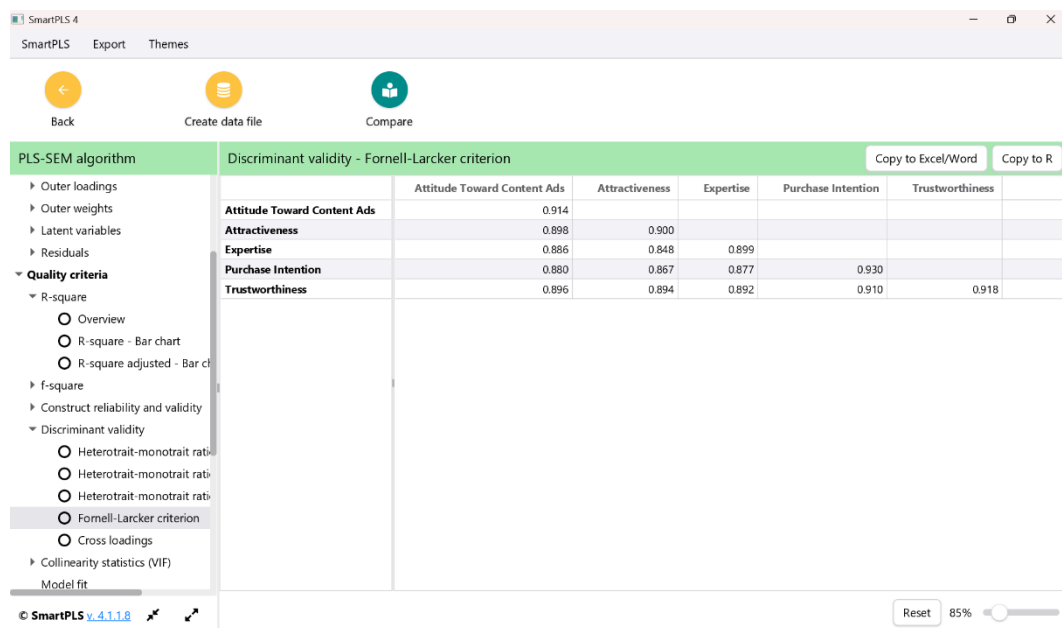


Figure B. 19 Cross loadings

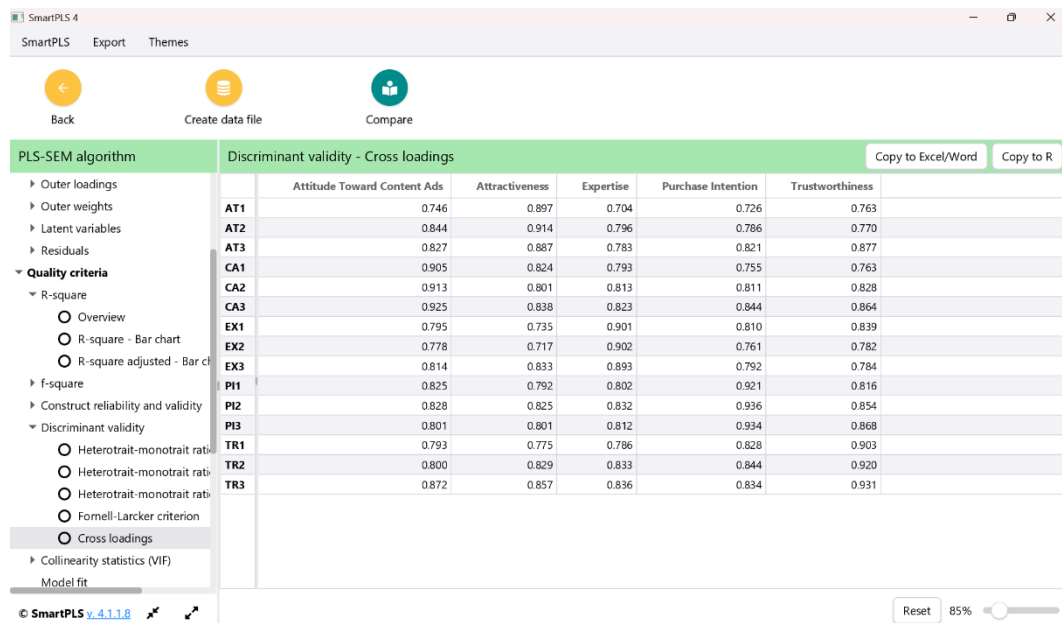


Figure B. 20 Collinearity statistics (VIF)



Appendix C: Bootstrapping Result

Figure C. 1 Bootstrapping - Graphical output

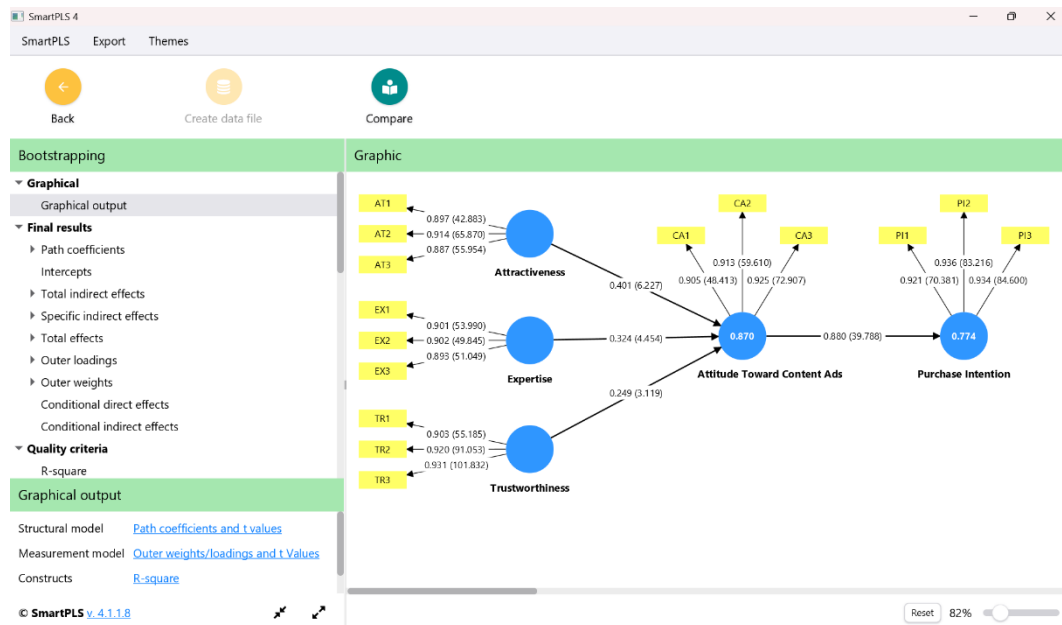


Figure C. 2 Path coefficients - Mean, STDEV, T value, p value

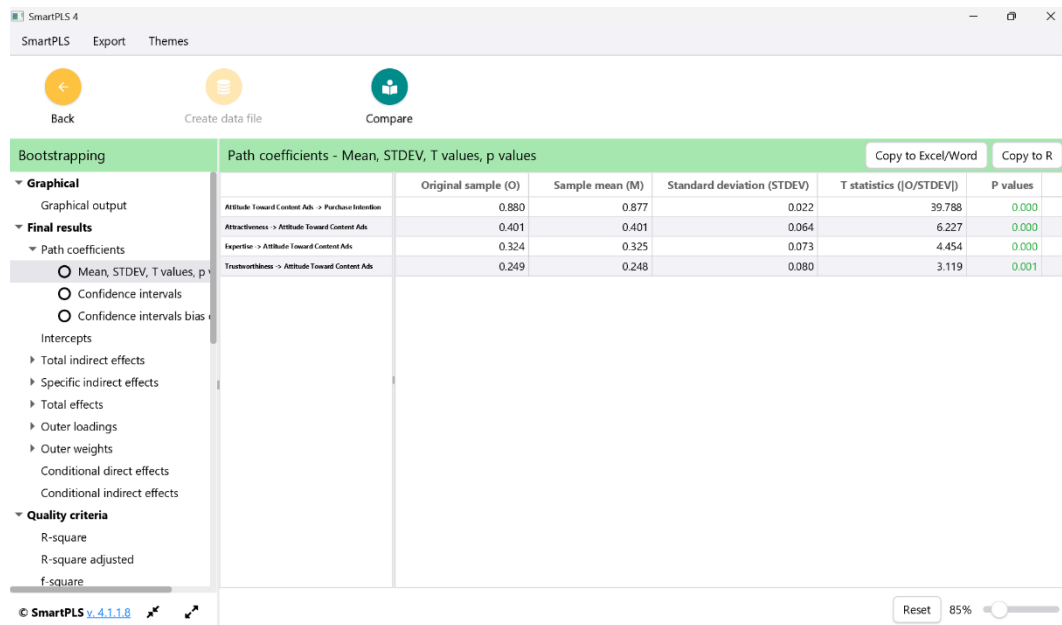


Figure C. 3 Path coefficients - Confidence Intervals

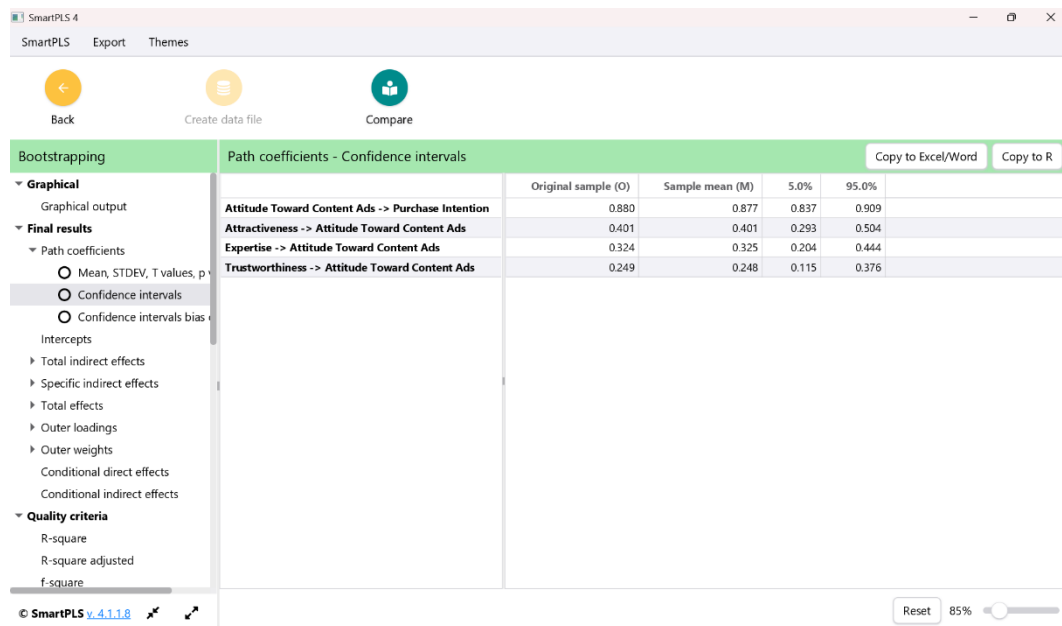
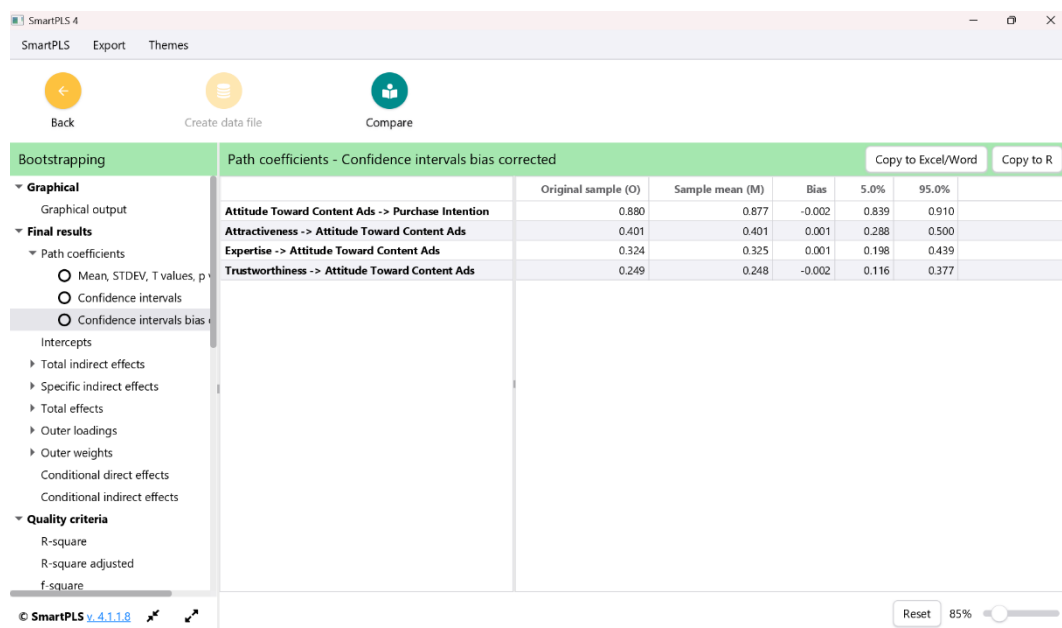


Figure C. 4 Path coefficients - Confidence Intervals Bias Corrected



Appendix D: IPMA Result

Figure D. 1 Total effects - Matrix

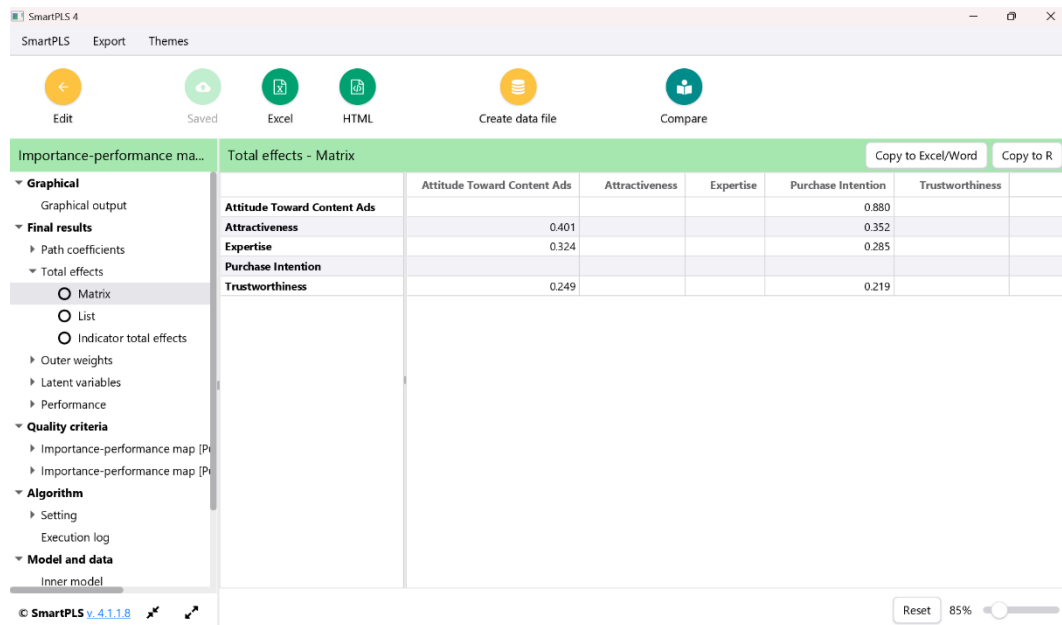


Figure D. 2 Total effects - List

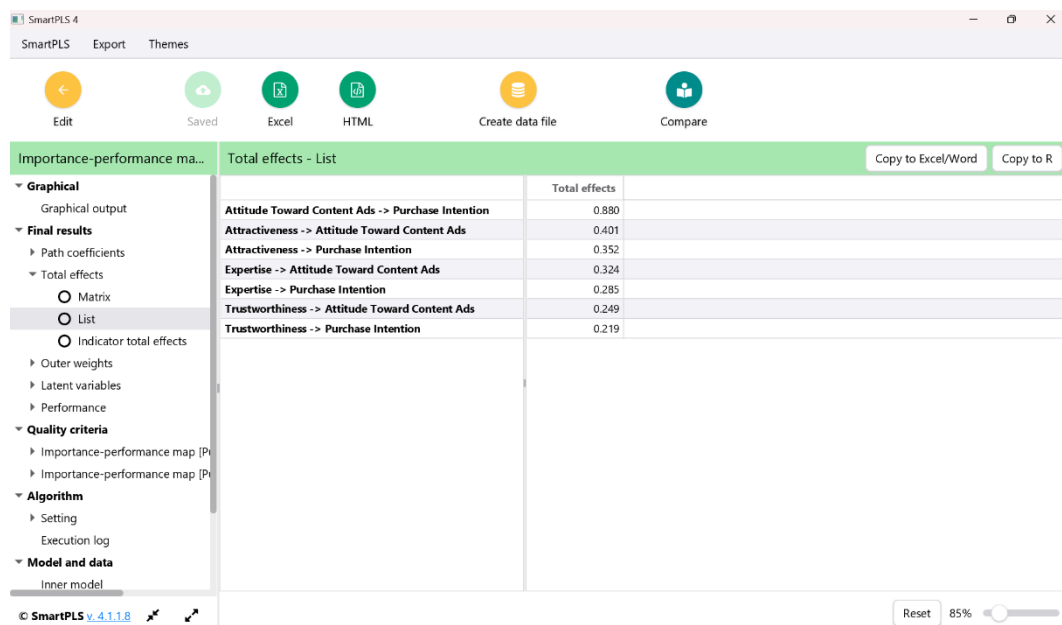


Figure D. 3 Total effects - Indicator total effects



Figure D. 4 Performance - LV performance

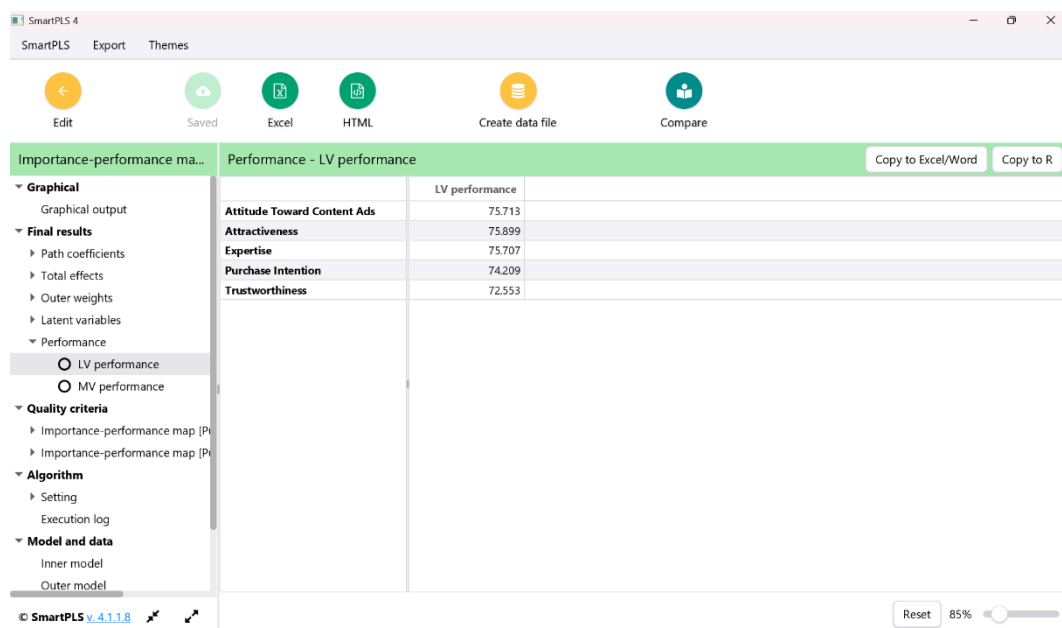


Figure D. 5 Performance - MV performance

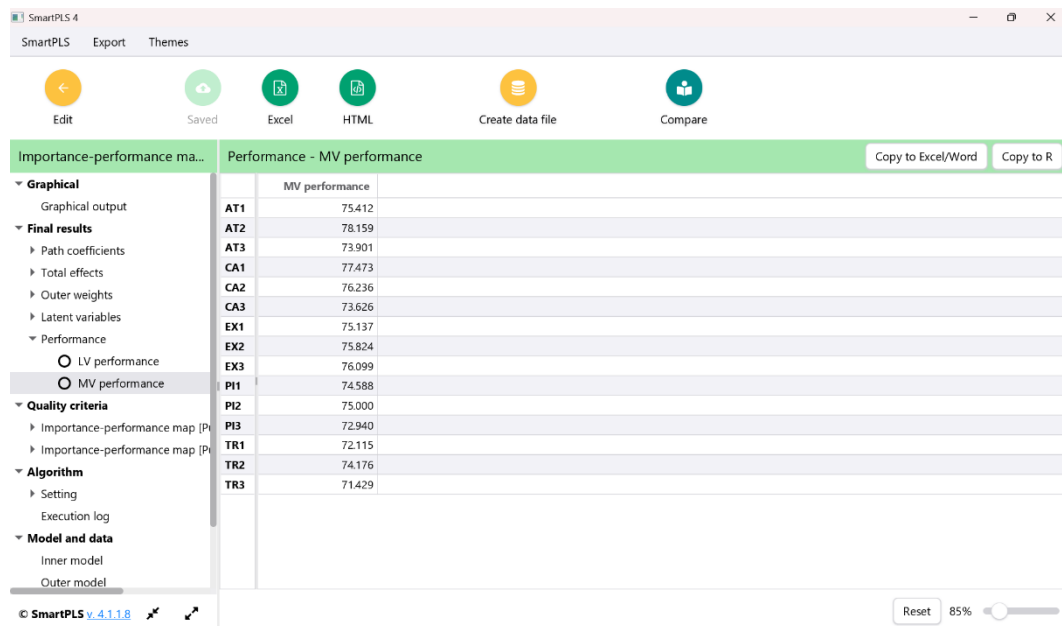


Figure D. 6 Importance-performance map [Purchase Intention] (construct)

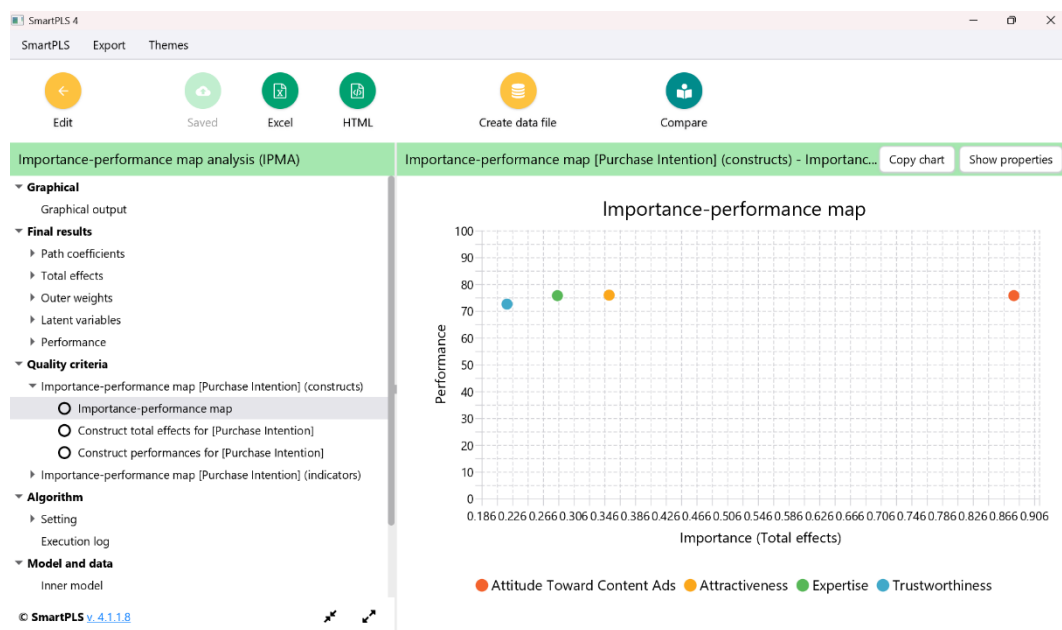


Figure D. 7 Construct total effects for [Purchase Intention]

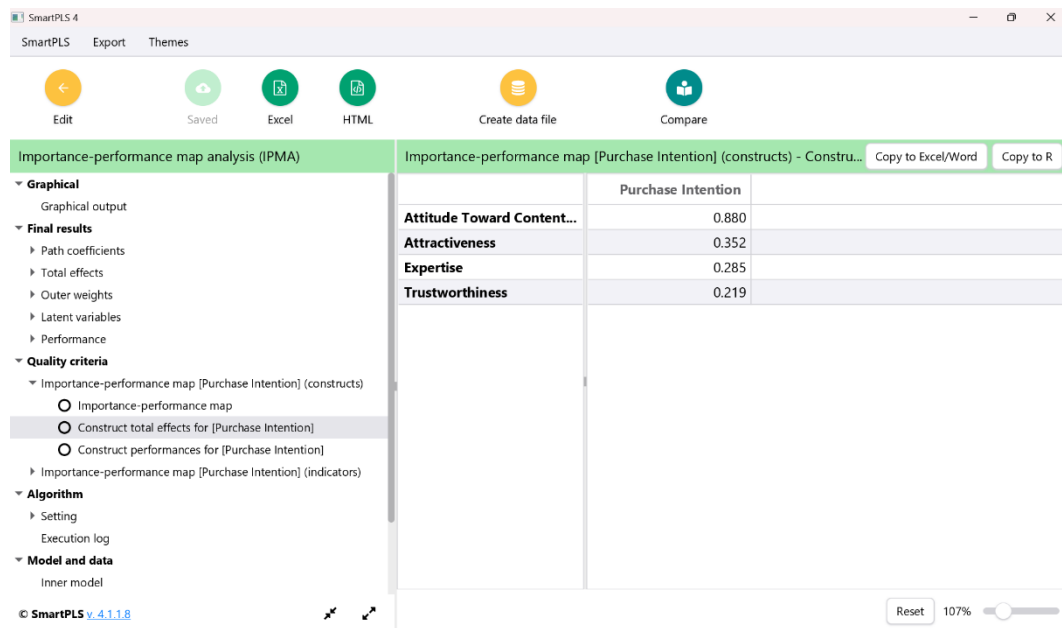


Figure D. 8 Construct performances for [Purchase Intention]

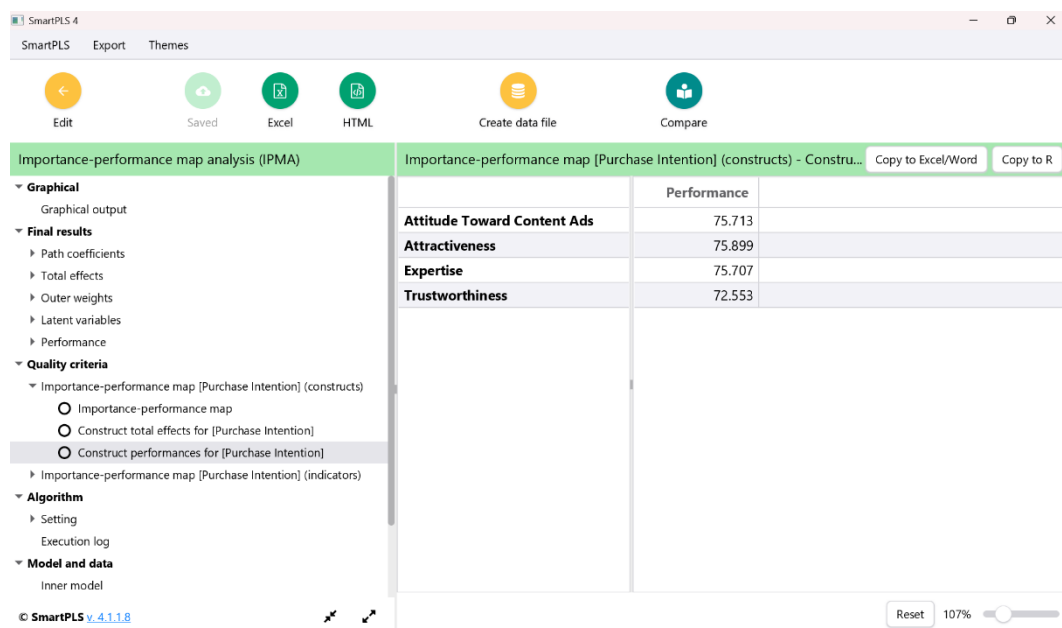


Figure D. 9 Importance-performance map [Purchase Intention] (indicators)

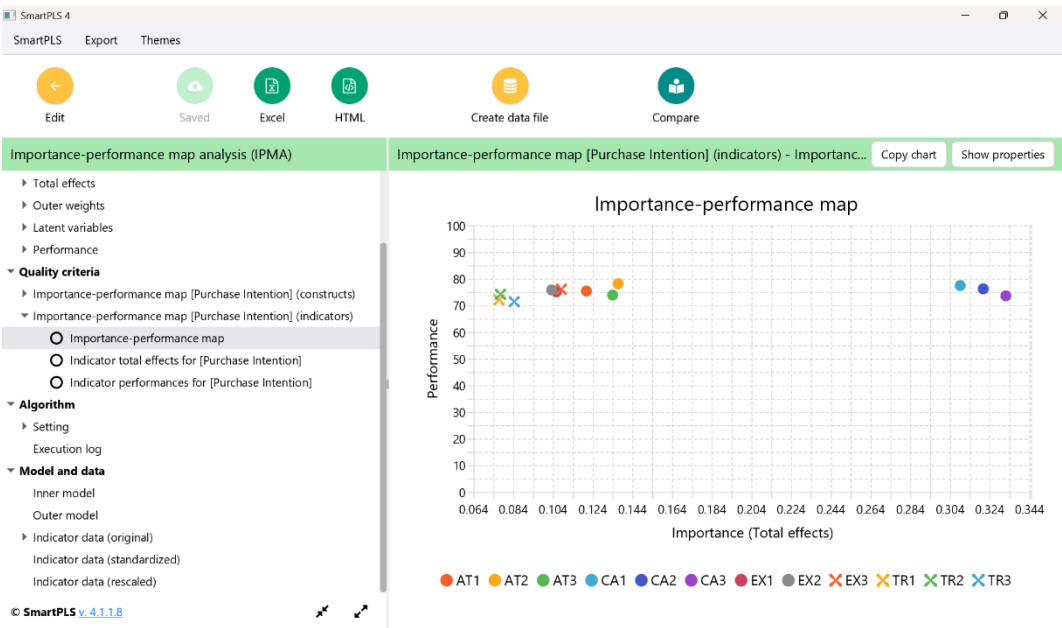


Figure D. 10 Indicators total effects for [Purchase Intention]

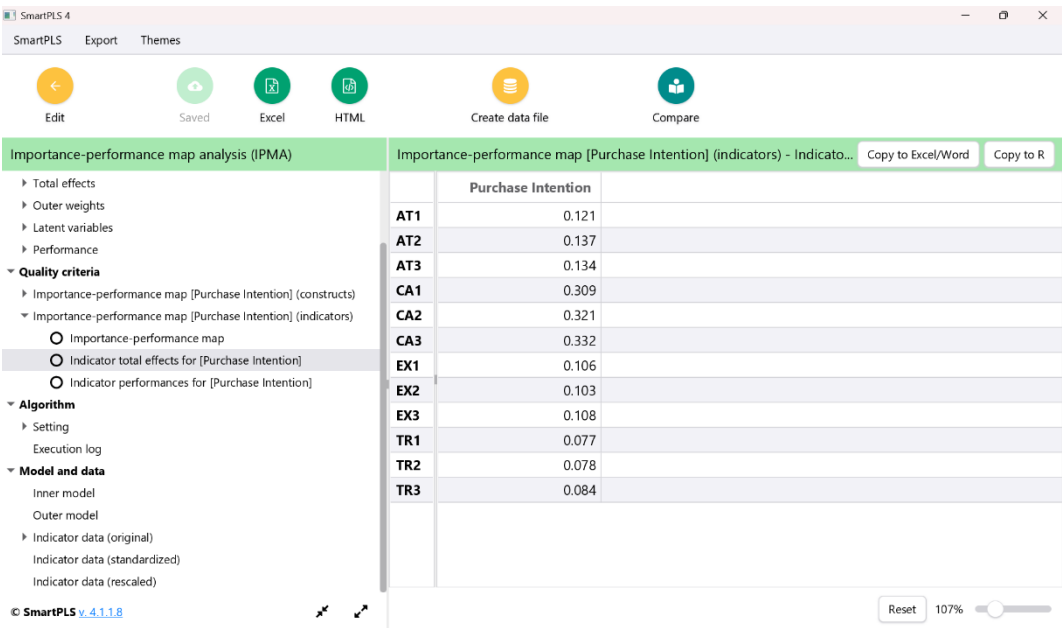


Figure D. 11 Indicators performances for [Purchase Intention]

