

Artificial Intelligence and the Cognition–Attitude–Behaviour (CAB) Pathway: Examining Digital Brand Engagement among Indian Millennials

¹Tanushree Sharma, ²Dr. Shilpi Jha

¹Manav Rachna University

Email id- send2tanu@gmail.com

²Manav Rachna university

Email id- dean.smeh@mriu.edu.in

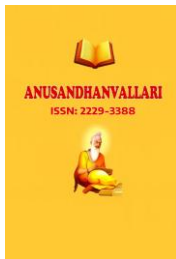
Abstract

The recent rapid implementation of Artificial Intelligence (AI) technology has transformed the digital marketing process since it has fundamentally redefined the manner in which brands communicate with customers over the Internet. The Indian millennials are believed to be among the most digital-age groups whose engagement behaviors experienced dramatic change due to the AI-based personalization, recommendation engine, chatbots, sentiment analysis, and predictive analytics. Though a lot has been achieved in the field of AI and marketing and consumer psychology has been researched, there has been less integrative studies on the digital brand engagement, based on the theoretical model of the Cognition Attitude Behaviour (CAB) pathway. This review paper is a synthesis of the available literature on the impact of AI-enabled digital environments on consumer cognition (awareness, perceived value, trust, and information processing), attitudes (brand perception, emotional attachment, and satisfaction), and eventually the behavioural outcomes (purchase intention, loyalty, advocacy, and electronic word-of-mouth) among the Indian millennials. The paper finds significant mediators and moderators, including the perceived personalization, transparency of algorithms, privacy issues, and cultural orientation, that drive the CAB trajectory in brand interactions mediated by AI, by conducting a systematic analysis of current empirical and conceptual research. The review also suggests context-specific aspects of Indian digital ecosystem such as fast smartphone adoption, addiction to social media, growth of vernacular content, and the reliance on technology-based services. A proposed conceptual framework is formulated based on the synthesis to incorporate AI capabilities into the CAB model and clarify the results of digital brand engagement better. The paper ends with theoretical implications of the study to the research in consumer behavior and practical implications to marketers aiming at designing AI-based engagement approaches that can be customized to millennial consumers in the emerging markets. The paper is relevant to the cross of AI, consumer psychology, and digital branding as it provides a systematic insight on how AI technologies influence the cognition-attitude-behaviour channel in the modern digital markets.

Keywords: Artificial Intelligence (AI), Cognition–Attitude–Behaviour (CAB) Model, Digital Brand Engagement, Indian Millennials, AI-Driven Personalization, Consumer Behaviour

1. Introduction

Digitization of markets has significantly redefined the way brands relate with consumers in the international market. The advent of smart phones, high speed internet, and social media has changed the aspect of marketing communication as a one-way broadcast to two-way interactive and data driven communication. Digital ecosystems have been developed at a very high pace in emerging economies like India, allowing brands to deliver the consumer experience using personalized, real-time, and context-driven communication plans. This change is



especially noticeable in the case of millennials since they are highly immersed in the digital sphere and highly comfortable with the concepts of convenientness, customization, and smooth brand experience.

Consumer behavior in this dynamic environment is no longer guided by the product features or price factors. Rather, engagement, emotional appeal, perceived value, and digital interactions play an important role in perceptions and behavioral results of a brand. Marketers are therefore embracing the modern use of technologies to decipher on consumer preferences, anticipating purchase decisions as well as building brand relationships in the long term. One of such technologies is Artificial Intelligence (AI), which has turned out to be a key innovation in digital marketing and branding techniques. The insights into the development of AI effects on consumer cognition, attitudes formation, and subsequent behavioral reactions are essential to both theoretical and practical contribution to managerial behavior. Cognition-Attitude-Behaviour (CAB) pathway is a powerful theoretical approach that can analyse this development. Nonetheless, the combination of AI-based marketing solutions and the CAB paradigm is an understudied area, especially when it comes to the situation with Indian millennials.

1.1 Growth of Artificial Intelligence (AI) in Digital Marketing and Branding

Artificial intelligence has stopped being a far-off idea and has become a viable and an essential part of the contemporary marketing ecosystem. Machine learning algorithms, natural language processing, predictive analytics, recommendation engines, and conversational chatbots are some examples of AI technologies which have transformed the ways brands gather, analyze, and use consumer data.

AI in digital marketing allows hyper-personalizing by analyzing data on consumers, in large volumes, in real-time. The e-commerce platforms have recommendation systems that personalize the product recommendations based on an individual user, and chatbots powered by AI give the customer real-time assistance, improving the experience. Predictive analytics assists the brands to predict the needs of the consumers, maximize the advertising budgets, and create the targeted promotions. Sentiment analysis tools track the reaction of the consumers in the social media platforms enabling the brands to vary their messaging strategy in real-time.

It has also changed branding techniques to include AI. AI created content, algorithmic pricing systems, programmatic advertising and automated customer segmentation have enhanced efficiency and effectiveness of digital campaigns. Additionally, AI enables consistency of the omnichannel through the integration of data on websites, mobile applications and social media platforms that guarantee smooth customer experiences. The increased use of AI in marketing is predetermined by its capacity to improve the accuracy, scale, and responsiveness. AI-mediated communication is the hallmark of brand experiences by the digitally active consumers, in particular, millennials. Consequently, AI does not only streamline the operational procedures, but it also forms the impressions and emotional attachments of consumers with brands.

1.2 Rising Importance of Digital Brand Engagement

Digital brand engagement describes the degree of cognitive, emotional, and behavioral investment by the consumer in the interaction of the brand over digital platforms. In contrast to the conventional transactional marketing, engagement focuses on the relationship, co-creation, and interactive communication. The personal involvement of consumers in brand communities is through liking, sharing, commenting, reviewing, and recommending products on the internet.

The significance of digital brand engagement has escalated because of various reasons. To start with, the social media platforms have given consumers the power to shape brand narratives via user-generated content and electronic word-of-mouth (e-WOM). Second, the growth in the competition in online marketplaces necessitates brands to differentiate themselves based on meaningful interactions, as opposed to depending on product features

only. Third, digital analytics allows the marketer to quantify the engagement metrics, including click-through rates, dwell time, social shares, repeat visits, which makes engagement a measurable and strategic goal.

It is likely that engaged consumers will have positive attitudes towards the brand, increased purchase intentions, increased loyalty, and advocacy behavior. Interaction also boosts perceived brand authenticity and trust, which is important in digital transactions, where the physical interaction process is not available. Hence, the drivers and mechanisms of digital brand engagement ought to be learned in order to sustain competitive advantage in AI-driven markets.

1.3 Significance of Indian Millennials as a Dominant Digital Consumer Segment

Indian millennials are one of the most valued and the largest consumer groups in the world digital economy. Being born in the early 1980s-late 1990s this generation has seen the blistering development of digital technologies and has effortlessly introduced them into everyday life. Due to the growing internet penetration and low-price smartphone access in India, millennials constitute a significant share of active online users. The target population is highly social media users, who are open to technological innovation and very responsive to personalized online content. The online review, endorsement of the influencers, and peer advice are some of the common parts of the review that Indian millennials review prior to making a purchase. They are more open to AI-based marketing, as they have always preferred convenient, speedy, and customized experiences. Moreover, their digital behaviour is determined by cultures and socio-economic factors. The collectivist orientation of India strengthens the power of social proof and group driven interaction. Meanwhile, there has been an increment in disposable income and urbanization, which in turn heightened the consumption trends in the e-commerce, fintech, entertainment streaming, and digital service provision. These features make Indian millennials an important group to examine in terms of AI-based brand engagement.

Nevertheless, there are few studies that address the AI-mediated interaction between Indian millennials in particular but are important because of the significance of the topic. The majority of the literature is based on the homogenous view of the world, which ignores the specifics of the context, including cultural beliefs, technological trust, and its perception in the Indian digital space.

1.4 Research Gap: Limited Integration of AI with the Cognition–Attitude–Behaviour (CAB) Framework

Cognition-Attitude-Behaviour (CAB) model is a theoretical background in consumer behavior studies, which indicate how consumers process the information (cognition), develop attitudes or assessments (attitude) and behaviour (behaviour). The levels of cognitive, attitude, and behavioral stages are awareness, perception, and belief formation, emotional, evaluative responses, and purchase decisions, loyalty, and advocacy, respectively.

Although comprehensive literature has been developed on AI in marketing, and individual studies have detailed digital brand engagement, in the CAB pathway, little research has been conducted systematically to incorporate AI-based marketing mechanisms. Namely, the impact of AI on every phase of the consumer decision process is not researched thoroughly. An example is that AI-based personalization can increase the cognitive relevance, though its influence on the emotional attitudes and long-term behavioral loyalty needs additional conceptual clarification. In addition, the available literature seldom places such integration in the context of growing markets such as India. In the Western markets, cultural forces, AI system trust, privacy and digital literacy could mitigate the CAB trajectory in different ways. Thus, an extensive overview that will combine AI technologies, online brand interaction, and the CAB framework in the context of the Indian millennial population is justified.

1.5 Objectives and Scope of the Review Paper

The proposed review paper seeks to address the identified gap in the amount of research, by syntactically considering the role of Artificial Intelligence in digital brand engagement in relation to the Cognition Attitude Behaviour pathway in Indian millennials. The primary objectives are:

- To synthesize contemporary literature on AI applications in digital marketing and branding.
- To analyze how AI-driven mechanisms impact consumer cognition, shape brand-related attitudes, and drive behavioral outcomes.
- To examine the unique digital and cultural characteristics of Indian millennials that influence AI-mediated engagement.
- To identify mediating and moderating variables—such as perceived personalization, trust, transparency, and privacy concerns—within the CAB pathway.
- To propose an integrated conceptual framework linking AI capabilities to cognitive, attitudinal, and behavioral engagement outcomes.
- To highlight theoretical implications and suggest future research directions for scholars and practitioners.

The review time frame is the date of the studies is not later than 2025 as it should capture the most recent events related to the AI technologies as well as the evolving trends in consumers online. The paper is written on the basis of interdisciplinary approach, basing on the research of marketing, consumer psychology, information systems and digital communication. What this review can contribute to the field of theoretical improvement is as well as management is to integrate AI and the CAB framework in terms of Indian millennials. It provides a logical understanding of the effects of AI-driven digital experiences on consumer experiences that extend through cognition to behavior and, therefore, offers recommendations as to the development of effective, culturally aware digital branding programs.

The paper structure will be as follows: introduction in which the research background, objectives, and identified gaps would be presented and the literature review of the existing state of Artificial Intelligence in digital marketing, Cognition-Attitude-Behaviour (CAB) model, and digital brand engagement would be given. It goes on to define the proposed conceptual framework that combines AI with the CAB pathway, talks about the moderators and mediators, and finally, the research propositions, implications, research directions in the future and finally conclude with the overall conclusions.

2. Literature Review

Artificial Intelligence (AI) in digital marketing is a further area of literature that has grown exponentially over the last few years with the intensive adoption of intelligent technologies into actually customer-facing resources. Researchers have devoted more and more attention to the impact that AI-based technologies like recommendation systems, chatbots, predictive analytics, and virtual influencers have on consumer perceptions, engagement, and loyalty. Similar bodies of consumer psychology research have highlighted the significance of cognition and emotion processes in influencing the final behavior. Nevertheless, there is scanty research that has directly related these technological changes to theoretical frameworks, which are well known like the Cognition–Attitude–Behaviour CAB model, especially in a new market economy such as India.

The article by Acatrinei C et al. (2025) [1] discusses the application of artificial intelligence in digital marketing with references to interaction improvement of consumers and sustainable conduct in social and mobile networks. The article focuses on the importance of AI-based personalization and predictive analytics and real-time content adjustment in enhancing consumer-brand relationships by improving their relevance and value proposition. The authors claim that AI does not only enhance engagement indicators but also promotes sustainable consumption through influencing green-friendly actions. Their results highlight the application of AI tools to social platforms

in order to create a meaningful interaction with the audience where they feel engaged and thus connecting technological innovation to behavioural change to digital ecosystems. The article by Lee et al. (2025) [2] reports on the essential factors that affect the level of customer interactions in AI-based marketing settings. Among the factors, which their study identifies as very strong predictors of the outcomes of engagement, such aspects are perceived personalization, trust in AI systems, transparency, and perceived usefulness. The authors apply the empirical approach to demonstrate that consumer trust is the mediator that presents the trend between the AI functionality and the engagement behavior. They also highlight the importance of explainability of algorithms in generating positive attitudes amongst customers. The research contributes to the analysis of AI-based marketing plans and their effects on cognitive and emotional responses, which in their turn causes the depth of involvement and duration of interaction on the online platform. Li C et al. (2025) [3] refers to the attitudes of the consumers towards the recommended systems of the AI and the customized ads, which are considered regarding both the psychological and behavioral outcomes. The study shows that there is a strong positive relationship between perceived relevance and customization on positive brand attitude and purchase intentions. It goes on to point out that excessive personalization will also become a privacy concern that will reduce consumer confidence. The authors note that AI is dually related to the regulation of cognitive judgments, and emotional responses and consequently, behavioral decisions. The results of their work are useful in understanding that AI-based advertising approaches should focus on achieving a level of personalization and transparency to maximize consumer engagement and the formation of long-term relationships with brands.

Shahzad, M. F et al. (2024) [4] investigate the effect of service quality offered by AI-chatbots on user e-brand loyalty including the mediating variables, which are chatbot trust, user experience, and electronic word of mouth (e-WOM). The research proves that responsiveness, reliability, and personalization are effective to improve user trust, reliability, user satisfaction, which, in turn, contributes to the intent to remain loyal. The authors emphasize the role of the quality of conversation as the precursor of positive cognitive and affective brand judgments. According to their findings, AI chatbots are strategic touch points in digital ecosystems, which strengthen the customer relationships over the long-term by improving the engagement and fostering positive online advocacy practices. The article by Elmashhara, M. G et al. (2024) [5] is aimed at the impact of gamified AI systems on customer motivation, engagement, and purchase behavior. The evaluation reveals that introducing the components of a game such as rewards, challenges, and tracking of progress in AI-driven systems enhance the level of intrinsic motivation and emotions. The influence of these motivational drivers on the consumer engagement level and the subsequent purchasing decision is rather significant. The authors assume that gamified AI is more likely to create brand experiences being immersive and reinforcing cognitive attention and affective attachment. Their research demonstrates the strategic value of experiential design in AI marketing with references to the possibility of interactive digital processes transforming passive users into active members of the brand. The article by Labib, E. et al. [6] (2024) could be viewed as an overall overview of the current and future trends in artificial intelligence in the marketing field. The applications discussed within the framework of the study are the predictive analytics, automated content generation, customer segmentation, and conversational AI. It highlights the capability of AI to ensure efficiency, personalization and precision of decision making in the context of digital campaigns. The paper also outlines the implications of the future like ethical considerations and the issue of privacy of data and the application of human-AI collaboration in branding that is undergoing a metamorphosis. The research also created a background knowledge of the transformational force of AI in customer engagement and strategic marketing innovation by integrating technology and managerial perspectives. Maduku, D. K et al. (2024) [7] assess the effect of trust, perceived value, and customer engagement in the context of artificial intelligence (AI) marketing. Their empirical findings show that the perceived value of the AI-based personalization positively influences the consumer trust which in turn results in the enhancement of the engagement outcomes. The study emphasizes that trust is among the most significant intermediaries of the effectiveness of AI marketing, particularly in the context when consumers take into consideration the openness and dependability of the system. The authors state that AI abilities are not able to translate cognitive advantage to behavioral participation unless there is the aspect of trust. This study is useful in the comprehension of the role of psychological processes in influencing consumer reactions in technologically mediated brand interactions.

The article by Gerlich M (2023) [8] examines how AI-created virtual influencers impact the attitude and behavior intentions of consumers in a digital marketing context. The paper investigates the effects of credibility and attractiveness and perceived authenticity of virtual influencers on consumer trust and engagement. Results have shown that despite the fact that virtual influencers do not have human identity, they could make a good drive by giving positive brand attitude and purchase intentions when they are perceived to have human identity and are transparent. The study indicates the increasing trend of AI-powered personas in social media branding strategies, which are more focused on arousing cognitive interest and emotional attachment. The study also contributes to the body of knowledge of the effects of AI mediated representations to consumer decision making in the current digital ecosystems. Arango, L. (2023) [9] investigates how consumer reactions to AI-based advertisements of charitable giving have to deal, and the impact of algorithmically generated messages on the intention to give donations and persuasion is considered. The article concludes that AI authorship transparency affects consumer trust and perceived authenticity proving to have a great impact. Even though AI-generated advertisements are capable of achieving the same level of efficacy as human-created ones, skepticism about the fact that there is no emotional sincerity establishes. The study highlights the significance of disclosed and ethical communication in AI-based advertisement. The connection between the perceptions of message origins and the attitudinal and behavioral reactions makes the study add to the evidence of how AI-generated content influences consumer cognition and pro-social engagement results. Cai, H et al. (2023) [10] discuss the connection between intelligent personalization technologies and the resistance to becoming a consumer, focusing especially on the privacy-related issues. Their results demonstrate that personalized recommendations increase perceptions of relevance and usefulness, but increased awareness of privacy may cause resistance and skepticism. The paper shows the moderating effect of consumer trust in mitigating negative responses towards AI-based targeting. With the comparison of the benefits of personalization and the risk of privacy, the study offers understanding of the impact of cognitive appraisals of using data on attitudes and buying patterns in digital markets, which are manipulated by AI technologies.

To comprehend the reaction of people to AI-created and manipulated advertisements and deepfakes, Campbell, C., et al. (2022) [11] create a conceptual model. The paper explains the effects of perceived authenticity, ethical issues, and trust on consumer attitude towards AI-enabled content. The authors suggest that the more persuasive AI-generated media become, the higher the chances that the capability of the consumers to recognize authenticity will influence the persuasion. Their model highlights cognitive thinking and emotion response as important mediator of advertisement effectiveness. The study adds to the discussion about transparency and ethical management of AI marketing by pointing at possible threats and opportunities of digitally manipulated brand communication. Khan, I. (2022) [12] studies the effectiveness of the social media marketing activity of brands and the moderating factors affecting customer engagement. The study demonstrates that the interactive, entertaining and individualized content positively affects brand awareness, brand loyalty and purchase intentions. It also establishes the involvement of consumers and the trust of the brand as significant moderator of increased engagement results. Although it does not directly touch on AI, the research demonstrates the importance of digital interactivity and personalized communication which is normally enhanced through the aid of AI technologies. These findings offer a ground on which the intervening variables between cognitive and emotional responses and behavioral fidelity could be unveiled using digital engagement strategy.

The paper by Prentice, C., et al. (2020) [13] focuses on the discussion of the importance of AI-based services, along with interrelations with the employees, to retain clients and keep them engaged. The researchers conclude that AI technologies have potential to improve the efficiency and personalisation of services, but human support is required in the functioning of emotional attachment and trust. Their suggestion is that their results can be generalized since a hybrid service model is able to raise levels of customer satisfaction and loyalty intentions. The research promises to incorporate two aspects, technological and human, which highlights the cognitive and affective mechanisms through which AI can impact engagement. The analysis will give the necessary information about automation and the touch point of a human to sustain the relations with the customers in the long run. To elucidate the concept of user engagement among mobile payment service providers, Grover, P., et al. (2020) [14]

present a social media engagement model. Informational value, interactivity, and social influence are found to be the major drivers of engagement behaviors by the study. It focuses on the fact that active engagement in digital platforms increases trust and intention to continue to use them. Despite the focus on the fintech services, the results can be applied to the AI-mediated marketing situation where personalization and predictive analytics have a greater impact on the engagement dynamics. The study will add to the knowledge regarding the influence of mental perceptions and social conditions upon the behavioral engagement in the digital ecosystem. Ho, M. H.-W et al. (2020) [15] examine the correlations between customer engagement, customer equity, and repurchase intention in terms of mobile application usage. Their result indicate that engagement has a positive impact on perceived value and the long-term equity, which leads to repurchase behavior. The paper identifies how emotional and cognitive involvement mediates between interactions with apps and loyalty in the long-term. Whereas it is not solely AI-centered, the study highlights the importance of customized online experiences, which are usually enabled by AI-based technologies, in terms of the level of engagement. The results can be incorporated into the general knowledge of turning digital engagement mechanisms into quantifiable behavioral results as well as customer lifetime value.

Table 1: Comparison of review papers

Author(s) & Ref. No.	Methodology Used	Dataset / Sample Used	Advantages	Key Results
Acatrinei et al. [1]	Conceptual + empirical analysis (survey-based validation)	Social and mobile network users (survey respondents)	Integrates AI with sustainability and engagement	AI-driven personalization enhances engagement and promotes sustainable consumer behavior
Lee & Breckon [2]	Quantitative empirical study (SEM)	Consumers exposed to AI marketing systems	Identifies mediating role of trust and transparency	Perceived personalization and trust significantly drive customer engagement
Li et al. [3]	Experimental design + survey analysis	Consumers interacting with AI recommendations and ads	Examines dual impact of personalization and privacy	Personalization improves attitudes and purchase intention; privacy concerns reduce trust
Shahzad et al. [4]	Structural Equation Modeling (SEM)	Users of AI chatbots in e-commerce	Explores mediation of trust, experience, and e-WOM	Chatbot service quality enhances e-brand loyalty through trust and user experience
Elmashhara et al. [5]	Experimental study	Users interacting with gamified AI platforms	Connects gamification with AI-driven engagement	Gamified AI increases intrinsic motivation, engagement, and purchase behavior
Labib [6]	Systematic literature review	Secondary data from recent AI marketing studies	Comprehensive overview of AI trends and ethical concerns	AI enhances efficiency and personalization but requires ethical governance
Maduku et al. [7]	Quantitative survey + SEM	Consumers exposed to AI marketing tools	Highlights mediating role of trust and perceived value	Trust mediates relationship between AI capabilities and customer engagement
Gerlich [8]	Experimental survey research	Social media users exposed to virtual influencers	Explores AI-generated influencer impact	Virtual influencers positively affect attitudes and purchase intentions when perceived authentic

Arango [9]	Experimental design	Participants exposed to AI-generated charitable ads	Examines disclosure and authenticity effects	Transparency influences trust; AI ads can be persuasive if ethically presented
Cai & Mardani [10]	Quantitative empirical analysis	Consumers using intelligent personalization systems	Explores privacy–personalization trade-off	Privacy concerns increase purchase resistance despite perceived usefulness
Campbell et al. [11]	Conceptual framework development	Theoretical analysis of AI-generated/deepfake ads	Addresses ethical and authenticity challenges	Consumer trust and perceived authenticity determine effectiveness of AI ads
Khan [12]	Survey-based empirical study	Social media brand followers	Identifies moderating role of trust and involvement	Interactive and customized content enhances engagement and loyalty
Prentice & Nguyen [13]	Quantitative survey analysis	Retail service customers using AI services	Examines hybrid AI-human service model	AI improves efficiency; human interaction strengthens emotional engagement
Grover & Kar [14]	Survey-based model development	Mobile payment service users	Introduces social media engagement model	Informational value and interactivity increase user engagement and continued usage
Ho & Chung [15]	Quantitative study using SEM	Mobile app users	Links engagement with customer equity	Customer engagement positively affects repurchase intention and long-term value

The table of the comparative analysis sums up the methodological approach, data set, strengths and most important findings of the selected papers on AI-driven marketing and digital brand engagement. It emphasizes the leading position of quantitative and SEM-based empirical models, trust, personalization, and engagement becoming the core constructs. All in all, the articles on the topic prove that AI impacts cognitive judgments, attitudes, and behavioral results in online consumer contexts in a significant manner.

3. Related Work

3.1 Artificial Intelligence in Digital Marketing

Artificial Intelligence (AI) in marketing is a concept describing the use of machine learning systems, data analytics, natural language processing, and automated decision-making systems to improve the efficiency of marketing, personalization, and customer interaction. Due to AI, marketers can process large amounts of structured and unstructured consumer data in real-time, determine consumer behaviors, anticipate future behaviors and streamline communication tactics. In contrast to classic rule based automation systems, AI systems constantly acquire knowledge with regards to their interactions and change accordingly. The marketing field of AI is spread over an area of customer segmentation, targeted advertisement, optimization of prices, automated customer service, performance analysis of the campaign and strategic decision making.

The use of AI has revolutionized marketing practices to be less intuitive driven experiences and more precision-driven by data, which can be used to provide highly relevant and contextual experiences by a brand. Using AI technologies, companies will be able to transition to individualized engagement strategies instead of mass marketing which will fit the expectations of consumers within the digital ecosystem.

AI Tools:

Several AI-powered tools play a central role in digital marketing strategies as:

- **Chatbots:** Chatbots are AI-based systems that mimic human behaviors through natural language processing (NLP) and machine learning algorithms when engaging with customers. They give quick replies to questions, aid in the choice of products, process complaints and give recommendations. Chatbots are available 24/7 to create a better customer experience, lower operational expenses, and increase engagement through providing fast, reliable, and context-sensitive interactions on websites and messaging platforms.
- **Recommendation Systems:** Recommendation systems use user behavior, browsing pattern, purchasing history, and preference to recommend the relevant products or content. These systems can be used to improve personalization and convert more using collaborative filtering and deep learning models. Recommendation engines can enhance perceived relevance, customer satisfaction, and brand loyalty in e-commerce and streaming services by helping customers to find customized suggestions.
- **Predictive Analytics:** Predictive analytics is a machine learning technique and statistical model used to predict the future customer behavior based on past data. It assists marketers to preempt purchase intentions, customer churn, demand swings as well as campaign performance. Predictive analytics allows decision-making in advance, targeted promotions, and focusing on efficiency and ROI, identifying patterns and trends.
- **Sentiment Analysis:** Sentiment analysis is the application of AI and text-mining to assess customer opinion, emotions, and attitudes in social media posts, reviews and feedback. It categorizes the content into positive, negative or neutral and enables the brands to keep track of the general opinion. The tool assists organisations in making changes in the communication strategies, controlling the brand image, and efficiently reacting to the new consumer issues.
- **Generative AI:** Generative AI uses advanced neural networks, such as large language models and generative adversarial networks, to create new content including advertisements, product descriptions, images, and personalized messages. It increases scalability and creativity in marketing campaigns through the creation of personalized content within a short duration of time. Generative AI helps with hyper-personalized communication, decreasing the utilization of time and resources in the digital branding work.

AI-Driven Personalization and Automation

Personalization powered by AI is one of the most revolutionary elements of the contemporary digital marketing. AI programs can tailor the content, recommendations and promotional offers to any particular user using consumer data such as browsing behavior, purchasing history, geographic data, and demographics. This kind of personalization will not only take the cognitive relevance but will also boost the experience of the users plus making closer ties with the brand.

Personalization is also complemented by automation since it makes marketing activities that are routine like email marketing campaigns, ad placements, customer segmentation, and performance optimization simpler. The automated systems additionally trace the user behavior and adjust the marketing strategies in real times and this ensures that timely and contextual messages are delivered. By using both personalization and automation, brands can deliver meaningful scaling interactions in a consistent way which is consumer centric and efficient. Nevertheless, even though AI-based personalization improves convenience and satisfaction, it also brings up privacy, data security, and transparency of the algorithm issues. The key issue of personalization advantage and ethical data usage is one of the important challenges of marketers.

AI in Omnichannel Brand Communication

AI is important in facilitating the communication of the brand across the channels. Contemporary consumers engage with the brands on various touchpoints, such as websites, mobile apps, social media, email, and physical stores. The AI systems will combine the data collected on all these varied channels to generate consolidated customer profiles so that the same message is conveyed and experiences can be personalized across the platforms. By means of real time data and synchronization, the artificial intelligence enables synchronized campaigns to change depending on the interactions of consumers at various levels of the customer journey. Indicatively, a product that is viewed online can cause individualized ads on social media or customized email messages. This cross channel integration increases continuity of the engagement and brand recall. AI improves the performance of omnichannel marketing by assisting in data fusion, predictive targeting, and flexible communication plans. The further development of digital ecosystems makes coordination between AI across platforms indispensable in terms of preserving a competitive edge and ensuring the establishment of sustainable relationships with consumers.

3.2 Cognition–Attitude–Behaviour (CAB) Model

Theoretical Background of the CAB Pathway

Cognition Attitude Behaviour Cognition Attitude Behaviour (CAB) model is a conceptual model of consumer psychology which describes the ways in which people process information and convert it into behaviour. The model is based on the hierarchy-of-effects theory and presents a stepwise process: initially, the consumers acquire cognitive awareness and beliefs regarding a product or brand, then they develop attitudes or emotional assessments, and finally, show behavioral reactions, i.e. purchase or promotion. CAB pathway is characterized by rational processing of information, and then affective judgment, which culminates into observed behavior. It has been extensively used in advertisement, branding and digital marketing research to gain insight about consumer decision-making processes.

Cognitive Stage

- Awareness: Awareness is the first step that ends with consumers being aware that a brand, product or marketing message exists. It can be either via advertisements, social media or even word of mouth. Within the digital environment, awareness can be created with the help of targeted campaigns and recommendations based on AI. They are not conscious of this and hence the evaluation or engagement which follows cannot take place, and it is a very crucial beginning of the consumer decision process.
- Knowledge: Knowledge is the information and knowledge that the consumers gain concerning the features, benefits and value propositions of a given brand. It is formed due to the research, reviews, and face-to-face interactions with marketing content. The level of knowledge is improved thus minimizing the uncertainty and helping to make informed decisions. Personalized information and recommendations in AI-enabled environments are also a significant way of increasing consumer knowledge through offering relevant and context-specific information.
- Perceived Usefulness: Perceived usefulness is the level of perceived conviction that a product or a service is going to improve the performance, convenience, or experience in general of the consumer. Basing on the technology acceptance research, it happens to be central in influencing the positive assessment. The more usefulness the consumer perceives, e.g. efficiency or time saving utility, the more the consumer is likely to develop positive attitudes and might result in behavioral adoption.
- Trust: Trust is the confidence that the consumers have on the reliability, integrity and competence of a brand. It lowers perceived risk and uncertainty especially in online transactions where there is no physical interaction. With frequent communication, transparency and favorable experience in the past, trust is

developed. Explainability and ethical data use play an important role in AI-driven situations and contribute to the formation of trust at the cognitive phase.

Attitude Stage

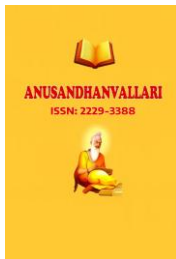
- **Emotional Responses:** It can be defined as the emotional reactions that consumers have towards a brand after the information processing. These can be excitement, satisfaction, comfort or skepticism. Emotions also influence the entire brand rating and determine the future interactions. Personalized experience, responsive service, and engaging content are the typical outcomes of which positive emotional response is enhanced and strengthens the consumer-brand relationship.
- **Brand Perception:** Brand perception refers to the perception or overall image the consumer has of a brand. It is affected by quality, credibility, innovation, and social responsibility. Great brand image increases differentiation and competitive positioning. In online space, interactive communication and AI-based personalization play a major role in influencing brand authenticity and value perception among consumers.
- **Satisfaction:** Satisfaction is the judgment in the eyes of the consumer after the comparison between expectations and actual performance. It indicates the level of satisfaction or surpassing the expected benefits of the brand experience. Satisfaction intensifies good attitudes and enhances the chances of repeating. In the technology-based setting, a smooth-flowing digital experience and AI systems should be rated among the highest factors of satisfaction.

Behaviour Stage

- **Purchase Intention:** Purchase intention can be defined as the probability of a consumer to purchase a product or service, once he develops positive cognitive and attitudinal assessments. It is a driving force that is followed by real buying. High awareness, trust and positive attitudes raise the likelihood of purchase decision especially in digitally personalized environments.
- **Loyalty:** The loyalty indicates how a consumer is willing to buy or consume a favorite brand again and again. It entails emotional attachment as well as repetition of behavior. The loyal customers prove to be resistant to competition and help in long term profitability. The main drivers of the Loyalty development in the CAB pathway include positive cognitive evaluation and satisfaction.
- **Advocacy:** An advocacy arises where the consumers market a brand by recommendation, review, or by sharing on social media. It demonstrates good positive attitudes and emotional attachment. Advocacy refers to a rise in brand credibility and affects the cognitive assessment of other consumers. Advocacy is usually magnified in digital ecosystems via electronic word-of-mouth and online communities.
- **Engagement:** Engagement is the extent to which a consumer communicates, participates, and is involved with a brand on the digital platforms. It has commenting, sharing, reviewing, and co-creating as some of the actions. Engagement is an indication of attitudinal commitment and behavioral participation as a quantifiable outcome of the CAB development in digital marketing realms.

Applications of CAB in Consumer Behavior Research

The CAB model has found extensive use in advertising performance research, brand loyalty research, digital engagement research and technology adoption models. CAB helps researchers to investigate the effects of marketing stimuli on the beliefs of consumers, the emotional attitudes, and the purchase behavior. The model is also useful in digital marketing to understand the role of personalization, the mechanism of trust-building and the



role of interactive content in determining engagement and loyalty. It can be applied especially when studying AI-oriented marketing plans as it offers a systematic channel to learn how technological intervention can affect consumer cognition, attitude, and behavioral implications.

3.3 Digital Brand Engagement

Digital brand engagement is defined as the extent of psychological and behavioral commitment of consumers towards the interaction with a brand through the digital platforms. It is not limited to exposure or even transactional activity, but meaningful participation and relationship-building. There are usually three dimensions through which digital brand engagement is thought to be: cognitive, emotional, and behavioral. The level of attention, interest, and mental processing that the consumers focus on brand-related content is represented by cognitive engagement. Emotional engagement entails emotions of excitement, attachment, trust and satisfaction with the brand. Behavioral engagement is observed behavior such as engaging with content, discussing content or making a purchase again.

Online, the level of engagement can be assessed based on the quantifiable online metrics including clicks, likes, shares, comments, reviews, time spent on websites, and repeat visits. Such indicators give information on the level and quality of interaction of the consumer. The increased levels of engagement are usually associated with the increased brand loyalty and advocacy.

Social media platforms are of key importance in supporting online brand interaction. They allow two-way communication, user-generated content, influencer partnerships and community building activities. Social media increases consumer engagement and builds on brand strength in the long term through their interactive nature and personalization that is supported by algorithms.

4. Indian Millennials: Digital Consumer Profile

4.1 Demographic Characteristics

Indian millennials are those who were born between 1981 and 1996, and they appear to be one of the largest generations of Indian population. They form a large part of the labor force of the nation and make a lot of contribution to the consumption pattern of cities. The generation has been defined by a better level of education, a growing disposable income, a career flexibility and being exposed to international trends. A significant proportion of millennials are living in urban and semi-urban locations, although Tier-2 and Tier-3 cities have also become very strong participants in the digital development. Being digitally connected consumers, they consider e-marketing, fintech, streaming, online education, and social networking, which is why they represent a crucial target group of AI-powered digital marketing initiatives.

4.2 Technology Adoption and Smartphone Penetration

Table 2:

Aspect	Description	Implications for Digital Marketing
Smartphone Penetration	High smartphone ownership across urban and semi-urban millennials due to affordable data plans and low-cost devices	Enables continuous online presence and real-time brand interaction
Internet Accessibility	Widespread access to 4G/5G networks with affordable data services	Facilitates video streaming, social commerce, and AI-driven content delivery

E-commerce Adoption	Frequent usage of online shopping apps and digital payment platforms	Supports personalized recommendations and predictive marketing
Fintech Usage	Strong adoption of UPI, mobile wallets, and digital banking	Encourages AI-enabled financial marketing and targeted promotions
App-Based Ecosystem	Heavy reliance on mobile applications for services (food delivery, transport, entertainment)	Provides rich behavioral data for AI-based personalization

4.3 Social Media Usage Patterns

The Indian millennials are very active on the social media including Instagram, YouTube, Facebook, and new short video platforms. They watch a blend of entertainment, educative, lifestyle and influencer-based contents. Their buying behavior is greatly subject to their social media reviews, influencer sponsorship, and peer suggestions. They also engage in online discussions through digital likes, sharing, commenting, and user-generated content. Also, millennials use social media to find the brand and compare the products prior to making a purchase. It is such a high degree of interactivity that makes social media one of the most important channels to aid AI-powered engagement, targeted advertising, and real-time communication with a brand.

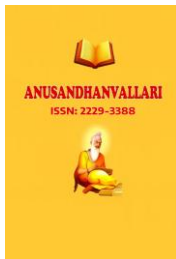
4.4 Cultural Influences and Collectivist Tendencies

Table 3:

Cultural Factor	Characteristics Among Indian Millennials	Marketing Implications
Collectivism	Strong influence of family, peers, and social groups in decision-making	Peer reviews and social proof significantly affect purchase behavior
Social Approval	Preference for brands endorsed by influencers or community members	Enhances importance of e-WOM and influencer marketing
Value Consciousness	Sensitivity to price, discounts, and perceived value	AI-driven personalized offers improve engagement
Trust Orientation	Trust built through familiarity and consistent brand interaction	Transparency and reliability in AI systems are critical
Aspirational Consumption	Desire for modern, globalized lifestyle brands	Digital storytelling and personalization strengthen brand appeal

4.5 Preference for Personalization and Convenience

The Indian millennials show a high preference of personalized and convenient digital experiences. They appreciate personalized product suggestions, personalized advertisements and location offers that are discriminatory and which suit their tastes and way of life. Exclusivity, like one-on-button checkouts, speedy delivery, hassle-free returns, and proximate customer service play a great role in brand preference. Effort reduction and user experience systems that are run by AI are especially desirable to this generation. Through personalisation and smooth online interfaces, brands will be able to understand the attention of millennials and increase their engagement over time in a digitally dynamic Indian market.



5. AI and the CAB stages

5.1 AI and the Cognition Stage

The role of Artificial Intelligence in the cognitive phase of the CAB route is significant as it can help consumers synthesize and interpret consumer-related information about the brand better. The analysis of vast volumes of data can be done in a short period of time with the help of AI-enhanced information processing and provide consumers with relevant and timely content. AI saves mental load by removing redundant information and creating customized feeds, which enhance efficiency in decision-making.

Recommendation systems that are personalized also promote the perceived relevance in the matching of product recommendations with individual preferences, browsing history, and patterns of behavior. Cognitive evaluation of a brand goes up when the consumers perceive the recommendation as being relevant and helpful.

AI chatbots facilitate access to information as they give real-time results and product comparisons as well as clearing doubts immediately. This instantaneous aid decreases the uncertainty as well as promoting the knowledge acquisition throughout the assessment procedure.

Transparency of the algorithm is an important factor in the establishment of the cognitive trust. In case the consumers know how AI systems obtain the recommendations or what use the data, perceived fairness and credibility grows. On the other hand, skepticism can be created by non-transparent algorithms.

The issues of privacy can, however, have a detrimental impact on cognitive assessment. Over tracking of data or intrusive personalization can cause risk perceptions which decrease trust and undermine positive brand beliefs.

5.2 AI and the Attitude Stage

At the attitude level, AI influences the emotional reactions and evaluative evaluation of the consumers to the brands. The interactions, which are generated by AI, including tailored content, adaptable interfaces and chat systems, produce interesting and fulfilling experiences to encourage positive emotions.

Customized content enhances brand loyalty because the consumer will feel appreciated and heard. As the brands predict needs correctly, the emotional attachments and the perceived proximity become higher.

Sentiment analysis enables the brands to change the tone and message based on the consumer reactions and emotional dynamics. Through empathetic reactions to customer issues, the brands develop positive attitudes and perceived responsiveness.

Human-like chatbots or voice assistants which fall under the category of conversational AI will elevate brand warmth and trust. Consumers will ascribe relational values to the brand when the interaction with the AI is simulated empathy and personalization.

The perceived authenticity is also crucial at this point. When AI-controlled communication seems authentic and clear to the consumers, there is a positive reaction. Unless automation is viewed as something authentic and natural, negative attitudes can arise.

5.3 AI and the Behaviour Stage

The impact of AI on behavior is direct, as it determines the purchase and long-term involvement. Individualized recommendations and adaptable recommendations are effective in generating higher purchase intention through eligible and pertinent offers that are made in relation to consumer needs.

Predictive analytics make it possible to determine high-probability customers and create targeted offers. AI is also able to predict customer needs which boosts their conversion rates and boosts their efficiency in marketing.

The electronic word-of-mouth (e-WOM) is also triggered by AI-driven campaigns. Interactive, customized experiences prompt consumers to leave reviews, recommendations, and social content to expand the reach of the brand.

AI-based loyalty programs undertake purchase history in order to provide personalized rewards and benefits. This specialized treatment enhances loyalty and recurrence.

Lastly, AI aids in repeat purchasing and subscriptions models by automating in-house reminders, replenishment recommendations and custom follow-ups. All these plans improve convenience, reinforce satisfaction and long term customer retention.

Table 4: Summary Table

CAB Stage	AI Mechanism	Consumer Outcome
Cognition	Personalization, chatbots, transparency	Awareness, knowledge, trust
Attitude	Emotional AI, sentiment analysis	Brand attachment, satisfaction
Behaviour	Predictive analytics, loyalty AI	Purchase, advocacy, repeat buying

6. Mediators and Moderators in the CAB Pathway

The role of mediators and moderators in explaining the Artificial Intelligence (AI) impact on the process of Cognition Attitude Behaviour (CAB) is a phenomenon that needs understanding. Although AI capabilities directly cause cognitive reaction, the influence of the former on attitude and behavior is frequently mediated by the intervening psychology and context factors. The constructs listed below are critical in making or breaking the CAB relationships especially among Indian millennials.

6.1 Mediator:

- **Perceived Personalization:** Perceived personalization is the degree to which the consumer feels that marketing messages, suggestions or contacts are specifically addressed and made to suit their needs and preferences. Personalized recommendations are the best way of improving perceived relevance and usefulness in AI-based environments throughout the cognitive phase. This attitude enhances good sentiments on the brand as it fosters the sense of identification and worth. Finally, high personalization is perceived, which leads to intention to buy, loyalty, and interaction. Therefore, it mediates the association between AI abilities and attitudinal and behavioral outcomes.
- **Trust in AI Systems:** The trust towards AI systems is the confidence of consumers in the reliability, reasonableness and accuracy of the algorithms. Trust decreases perceived risk and uncertainty in digital transactions in which there is a scarcity of human interaction. Cognitive evaluations of AI-generated recommendation or chatbot communication turn out to be positive when the consumer trusts the suggestions or the communication made by the chatbot, resulting in positive attitudes and intentions toward committing the behavior to a greater extent. On the other hand, low trust can discontinue the CAB course. Thus, trust is a mediating factor that converts AI functionality into format that makes sense to the consumer.

6.2 Moderator

- **Privacy Concerns:** Privacy concerns can be explained as the concerns of consumers in terms of data collection, surveillance and misuse of personal information. Although AI could be used to improve cognitive relevance through personalization, too much data surveillance can provoke negative risk perceptions. AI effects on privacy, which undermine the beneficial effects on trust and attitudes, thus moderate the entire CAB pathway. Privacy concerns can either suppress or transform behavioral intentions among Indian millennials who are getting more digital convenient but cautious about their data security.
- **Cultural Orientation:** This has to do with Cultural Orientation: It has been established that a particular culture such as collectivism rife in India has a considerable impact on consumer decision-making. Indian millennials tend to depend on peer review, family and social validation prior to buying. This group orientation enhances the position of the electronic word-of-mouth (e-WOM) and community participation in the behavioral stage. Cultural orientation mediates the transformation of cognitive beliefs and attitudes into advocacy and loyalty, which notes the significance of socially verified AI-facilitated interactions.
- **Digital Literacy:** Digital literacy is defined as the capacity of the consumers to comprehend and assess the digital technologies and properly utilize them. Increased digital literacy leads to a better understanding of AI capabilities, which leads to decreased scepticism and high trust levels. Consumers who are digitally literate will find transparency of algorithms more to their liking and experience personalization in a positive way. On the other hand, a low level of digital literacy can result in misconception or suspicion towards automated systems. In this way, digital literacy has a moderating role on the relationship between AI processes and cognitive or attitudinal reactions.
- **Platform Type:** Platform type: e-commerce apps, Instagram, or YouTube can also have an impact on the dynamics of engagement. By focusing on the emotional appeal, visual interfaces such as Instagram and YouTube can be enhanced with artificial intelligence-selected content and influence marketing, whereas e-commerce applications can prioritize the recommendation systems and the convenience of transactions. The usefulness of AI tools is determined by the peculiarities of platforms, expectations of users, and the form of interaction. Hence, the type of platform moderates the conversion of AI-influenced stimuli into cognitive processes, attitude, and behavioral responses.

All in all, these intermediaries and moderators narrow the suggested conceptual framework by clarifying the difference in consumer reactions. Including these dimensions gives a more detailed perspective on how AI affects digital brand interaction in the CAB route, specifically in the Indian millennial case.

7. Proposed Conceptual Framework

The given conceptual framework combines the functions of Artificial Intelligence (AI) and Cognition–Attitude–Behaviour (CAB) model to describe the elements of digital brand interaction in the context of Indian millennials. The framework places AI technologies as the most important stimuli that start cognitive assessments, affect attitudinal reactions, and eventually lead to behavior outcomes. The model transforms the conventional theory of consumer behavior into digitally mediated marketing spaces by implementing AI in the CAB pathway.

7.1 Integration of AI Capabilities with CAB Stages

According to the framework, in the center of the framework is AI capabilities, such as chatbots, recommendation systems, predictive analytics, sentiment analysis, and generative AI. Such technologies make it more personalised,

automatic in communication and efficient when delivering content over the Internet. In the framework of the CAB, AI will be a technological antecedent affecting every psychological step of consumer choice.

At the cognitive stage, AI enhances awareness, knowledge gain, perceived usefulness, and trust. Individualized suggestions make it feel more relevant, whereas chatbots make the information more accessible and decrease the level of search. The transparency of an algorithm also enhances the development of trust. In such a way, AI improves the rational assessment and information processing processes in consumers.

Cognitive beliefs during the attitude stage are converted into emotional reaction and brand perceptions. Personalization, as made by AI, creates a sense of being acknowledged and satisfied. The ability to create an empathetic communication with the help of sentiment analysis strengthens positive attitudes. Chatbots help foster a sense of warmth and relationship intimacy. Therefore, AI has an indirect impact on attitudes because it enhances cognitive trust and perceived value.

Lastly, positive attitudes cause the observable behaviors in the behavioral stage in the form of purchase intention, loyalty, advocacy (e-WOM), and engagement. Predictive analytics facilitates specific offers that drive up the rate of conversion. Artificial intelligence-based rewards systems and subscriptions motivate customers to buy over and over again. The model hence suggests a step-by-step flow:

AI Features → Cognitive Impact → Attitude Formation → Behavioural Outcomes

7.2 Inclusion of Mediators and Moderators

In order to offer a subtle explanation of the relationship between the AI and CAB, the framework includes mediating and moderating variables that determine the strength and direction of the relations.

Table 5:

Variable Type	Construct	Role in the Framework
Mediator	Perceived Personalization	Translates AI features into positive cognitive and attitudinal responses
Mediator	Trust in AI Systems	Reduces uncertainty and strengthens transition from cognition to behavior
Mediator	Perceived Value	Enhances satisfaction and loyalty formation
Moderator	Privacy Concerns	Weakens positive AI effects if data use is perceived intrusive
Moderator	Cultural Orientation	Influences translation of attitudes into advocacy and loyalty
Moderator	Digital Literacy	Affects understanding and acceptance of AI mechanisms
Moderator	Platform Type	Alters intensity of engagement across Instagram, YouTube, and e-commerce apps

These variables describe the variation in consumer reactions especially among the Indian millennial setting.

7.3 Suggested Research Propositions

Based on the conceptual framework, the following research propositions are suggested:

- P1: AI capabilities positively influence consumers' cognitive evaluations (awareness, knowledge, perceived usefulness, and trust).

- P2: Cognitive evaluations positively influence consumers' attitudinal responses (emotional engagement, brand perception, and satisfaction).
- P3: Positive attitudinal responses significantly enhance behavioral outcomes (purchase intention, loyalty, advocacy, and engagement).
- P4: Perceived personalization mediates the relationship between AI capabilities and cognitive evaluations.
- P5: Trust in AI systems mediates the relationship between cognitive evaluations and behavioral outcomes.
- P6: Privacy concerns negatively moderate the relationship between AI capabilities and cognitive trust.
- P7: Cultural orientation strengthens the relationship between positive attitudes and advocacy behavior.
- P8: Digital literacy positively moderates the impact of AI features on cognitive and attitudinal responses.

On the whole, the suggested framework offers a systematic description of the impact AI-driven marketing approaches have on the entire customer experience to Indian millennials. Combining technological stimuli and psychological processes with contextual moderators, the model helps not only to advance the theory but also to apply it in practice in digital branding by AI.

Conclusion

The present review synthesizes the current literature on the Artificial Intelligence (AI) uses in digital marketing and combines it with the CognitionAttitudeBehaviour (CAB) pathway to describe the digital brand engagement of Indian millennials. As explained in the paper, chatbots, recommendation systems, predictive analytics, and generative tools are some of the AI capabilities that substantially boost cognitive processing through enhancing awareness, knowledge, perceived usefulness, and trust. Such mental appraisals in turn influence attitudinal reactions, such as emotional involvement, brand image, and satisfaction, which in turn result to behavioral reaction, such as purchase intention, loyalty, advocacy, and long term engagement.

The suggested framework builds upon the classic theory of CAB but adds the presence of mediating variables (the perceived personalization, trust, and the perceived value) and mediate variables (privacy concerns, cultural orientation, digital literacy, and the type of the platform), which are especially significant in the context of the Indian digital ecosystem. Placing AI-focused interaction within the specifics of socio-cultural and technological environment of Indian millennials, the research provides a theoretical and managerial value. All in all, the review highlights the idea that AI is not a technology but a strategic facilitator that transforms the consumer experience between cognition and behaviour. The next line of research needs to empirically confirm this framework and thereby enhance its relevance in various digital markets.

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