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HUMANIZING AI-ENABLED PERSONALIZATION: THE ROLES OF AUTHENTICITY, TRUST AND TRANSPARENCY IN BUILDING BRAND LOVE

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ABSTRACT

Artificial Intelligence (AI) and hyper personalized marketing is the spin around. Yet, the emotional shifts of the AI-driven personalization, specifically, its effect on brand love, are not researched. This quantitative research paper will focus on the mediating effects of authenticity and trust and the moderating effect of transparency through AI- facilitated personalization forming the brand love. The author uses the results of 412 consumers in five industries related to AI, which are: e-commerce, streaming, food delivery, retail beauty, and fintech. The conceptual model with numerous layers was validated in the paper using SEM Structural Equation Modeling. Results have shown that behavioral and emotional personalization is an important method of enhancing brand love, as emotional personalization enhances brand love in a major way because emotional personalization makes a great impact. Authenticity and trust partially mediate these relationships, and transparency mediates the personalization-trust relationship. Multi group analysis proved that the distinctions are sectoral and emotional personalization in entertainment, trust in fintech, and authenticity in retail beauty. The study can be applied to the AI marketing theory due to its integration of emotional and ethical operations into the personalization- brand love nexus and offers managerial guidelines that will allow brands to develop emotionally empathetic, transparent, and trustee AI systems that will establish enduring consumer affection.

Keywords: Artificial Intelligence, Personalization, Brand Love, Authenticity, Trust, Transparency.

1. INTRODUCTION

The rapid proliferation of Artificial Intelligence (AI) into the marketing field has altered how the brands communicate with consumers. Personalization can be made at large scale with the help of AI (initially as real-time suggestions, then progressing to emotionally responsive messaging), and personalization is an essential element of the brand strategy (Menon & Pillai, 2025). But even though AI is still going mainstream, it is also yet to be determined how exactly the personalization transforms into the emotion; the love of the brand (Riaz et al., 2025).

A consumer with such a strong emotional response to such an extent that it transforms into affection, passion and long-term commitment (Carroll and Ahuvia 2006) is becoming significant in the sustainability of loyalty in hypercompetitive markets which is termed brand love. Even though personalization enhances relevance, researchers warn that too much personalization (algorithms) might raise various emotions of discomfort, mistrust, or control (Obiegbu and Larsen, 2024). This contradiction requires a detailed discussion of the circumstances in which and how the personalization based on AI might trigger the actual emotional connections.

1.1. Context and Rationale

India has over 700 million users who are interacting digitally online and this is a good opportunity to implement AI marketing. E-commerce and service brands utilize AI systems to anticipate targeting and hyper personalized interaction (Patil and Kumar, 2022). The 2024 survey, conducted by KPMG India, found out that 78 per cent of Indian customers are more likely to buy a brand that offers personalization, but 62 per cent are concerned about the transparency of the data. These stressors the point that AI-driven personalization is both morally and emotionally tricky.

1.2. Problem Statement

The existing body of literature will confirm the idea that personalization can have a positive effect on satisfaction, engagement, and loyalty (Kumar and Sharma, 2022; Laksamana et al., 2024). However, most studies have a monolith concept of personalization. Fewer than that, differentiate emotional and behavioral personalization. In addition to that, emotional constructs, such as authenticity, trust, and transparency. Also, the emotional constructs, e.g., authenticity, trust, and transparency, that the creation of brand love requires, are not sufficiently integrated into the quantitative models (Aggarwal et al., 2025). This study deals with these gaps.

1.3. Study Significance

Theoretically, this research can be utilized in the literature of AI marketing because of the conceptualization of personalization as an emotional and technical process. On the managerial level, it assists the brands to come up with AI systems to strike a balance between automation and consumer trust and affection (enhancing) rather than efficiency.

2. LITERATURE REVIEW

2.1. AI-Enabled Personalization

The personalization, which is done with the help of AI, utilizes algorithms to deliver marketing content, timing, and tone to individual consumers (Arora et al., 2025). Two domineering types of literature exist:

Behavioral Personalization (BP): Consumer-driven personalization, which is based on consumer history, buying behavior, as well as demographics (Tran et al., 2020).

Emotional Personalization (EP): Adaptive interaction with the consideration of affective computing, tone, or sentiment recognition to model the human empathy (Ghorbani Asiabar et al., 2024).

The conversion and satisfaction are personalized in behavior and feelings and connections are personalized in emotions (Alaghappan and Nalini, 2025).

2.2. Brand Love

The emotion of emotional accumulation of the favorable brand experience- affection, connection, and passion is the brand love (Carroll and Ahuvia, 2006; Leite et al., 2024). Personalization is discovered to enhance brand attachment (Tran et al., 2021; Mehta and Ka).

2.3. Authenticity

Perceived authenticity is the feeling that communication of a brand is actual and genuine just like any human being (Alaghappan and Nalini, 2025). The application of emphatic AI-like responses, the capacity to have a consistent personality, and the capability to alleviate emotional discrepancies helps to fill in the gaps (Obiegbu and Larsen, 2024). Authenticity hence comes into bridge AI interaction and emotive results.

2..4 Trust and Transparency

Trust denotes the extent to which a consumer believes in brand integrity and their information policy (Rawool et al., 2024). Transparency- the sharing of using data or AI-making decisions enhances trust and acceptance (Blom and Walde, 2022). Without it, personalization can become intrusive or even controlling (Skillius and Jacobsson, 2024).

2.5. Conceptual Framework

The proposed conceptual framework indicates that, personalization of behaviors and emotions have directed an indirect impact on the brand love through authenticity and trust, and mediated by transparency, the association between the personalization and the trust and trust.

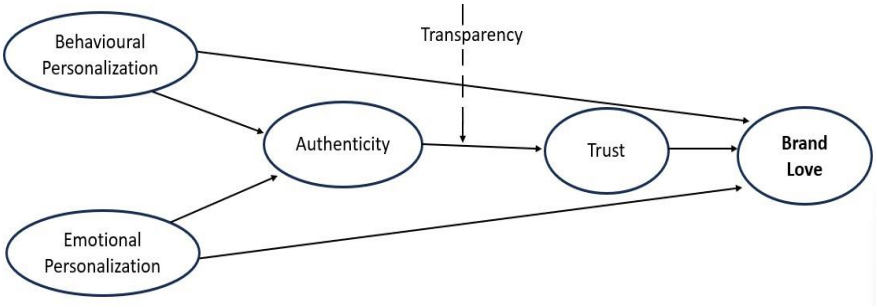

Figure 1: Conceptual model
Source: Author Generated

3. RESEARCH GAP, OBJECTIVES, AND HYPOTHESES

3.1. Research Gap

1. Existing literature confirms personalization's importance bit leaves several gaps.
2. Limited distinction between behavioural and emotional personalization.
3. Neglect of authenticity, trust, and transparency in emotional outcomes.
4. Few empirical studies in the Indian context using robust quantitative models.
5. Overreliance on single-industry, cross-sectional approaches.

3.2. Research Objectives

Based on these gaps, this study was designed with the following objectives:

1. To identify the effect of AI-enabled behavioural personalization on brand love.
2. To determine the influence of AI- enabled emotional personalization on brand love.
3. To assess the mediating role of perceived authenticity in the relationship between AI-enabled personalization and brand love.
4. To evaluate the mediating effect of consumer trust on the link between authenticity and brand love.
5. To analyze the moderating role of transparency in the relationship between AI-enabled personalization and consumer trust.

3.3. Research Hypothesis

1. H1a: Behavioural personalization positively influences brand love.
2. H1b: Emotional personalization positively influences brand love.
3. H2a: Authenticity mediates the relationship between behavioural personalization and brand love.
4. H2b: Authenticity mediates the relationship between emotional personalization and brand love.
5. H3: Trust mediates the relationship between authenticity and brand love.
6. H4a: Transparency moderates the link between behavioural personalization and trust.
7. H4b. Transparency moderates the link between emotional personalization and trust.

4. METHODOLOGY

4.1. Research Design

The type of research design applied by the study was a quantitative and cross-sectional research design since it was able to empirically test the impact of AI empowered personalization on brand love, the mediating and moderating variables of the relationship that exist between the two variables. SEM was employed because it is sustainable to determine complex and multi-construct models and to determine mediation, moderation, and latent variables.

4.2. Sampling and Brand Context

To bridge the cross-industry gap, a sample of respondents was taken in 5 AI-intensive industries in India:

1. E-commerce: Amazon, Flipkart
2. Streaming: Netflix, Spotify
3. Food Delivery: Zomato, Swiggy
4. Retail Beauty: Nykaa, Reliance Digital
5. Fintech: Paytm, HDFC Bank

Such industries were selected because they are highly reliant on algorithmic personalization and

are regarded as high frequency digital interactions with the Indian consumers.

The purposive sampling method was used to select the respondents who engaged in using AI-based applications in the previous three months, such as recommendation engines, chatbots, or custom apps interface. This ensured the topicality and practice of the studied phenomena.

The valid number of responses was 412, which is greater than the minimum to perform SEM (Hair et al., 2021), and it ensures that it will have a statistical power of the multi-group analysis.

4.3. Demographic Profile

The sample of online consumers was representative. The sample size of respondents was 412 with 53.2 and 46.8 being the male and female respectively. The following age structure was contained:

32.5% aged 18-25
45.2% aged 26-35
22.3% aged 36-45

This type of distribution reflects the Indian digital consumer group, particularly the Millennials and the Gen Z who would be the most affected by AI-enabled marketing.

4.4. Data Analysis

Analysis was performed using SPSS 29 and AMOS 29.

Steps:

1. Reliability and Validity (Cronbach's α, CR, AVE)
2. Confirmatory Factor Analysis (CFA)
3. Structural Equation Modeling (SEM)
4. Multi-group SEM for cross-industry comparison

5. Results

Consistency and validity of the measurement scales were first tested whereby all the constructs were subjected to internal consistency and reasonable psychometric properties. All constructs have Cronbach alpha () and Composite Reliability (CR) scores that are more than 0.70 that indicate good reliability. Similarly, the values of Average Variance Extracted (AVE) of each factor were greater than 0.50 as an affirmation of convergent validity (Hair et al., 2021).

Table 1: Reliability and Convergent Validity

Construct	Cronbach's α	CR	AVE
Behavioural Personalization (BP)	0.88	0.9	0.63
Emotional Personalization (EP)	0.9	0.92	0.67
Authenticity (AU)	0.87	0.89	0.62
Trust (TR)	0.91	0.93	0.68
Transparency (TP)	0.85	0.87	0.61
Brand Love (BL)	0.93	0.94	0.71

The discriminant's validity was ascertained using the Fornell-Larker criterion and using Heterotrait- Monotrait (HTMT) ratios. Square roots of AVE values in any specific instance were higher than the inter construct correlations, and the ratios of the HTMT were lower than that of 0.85. These results affirm that the five constructs are conceptually difference theoretical phenomena.

5.2. Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis and test the measurement model were done using AMOS 29 and validate the factor structure of the latent variables. This model was a six-factor model with the items demonstrating high reliability at the item level as all the factor loading was above 0.70 and significant at p = 0.001.

The measurement model was observed to be suitable in the total model fitting indices since they fell within the recommended cut-off values (Hu and Bentler, 1999).

Table 2: Confirmatory Factor Analysis (CFA) Model Fit Summary

Fit Index	Recommend Threshold	Obtained Value	Interpretation
χ^2 (Chi-square)	Lower values indicate better fit	612.45	Acceptable given sample size
df	--	286	--
χ^2/df	≤3.00	**2.14**	Good fit
CFI (Comparative Fit Index)	≥ 0.90 (acceptable); ≥ 0.95 (excellent)	**0.957**	Excellent fit
TLI (Tucker-Lewis Index)	≥ 0.90 (acceptable); ≥ 0.95 (excellent)	**0.944**	Good fit
RMSEA	≤ 0.08 (acceptable); ≤ 0.06 (good)	**0.052**	Good fit
SRMR	≤ 0.08	**0.048**	Excellent fit

5.2. Structural Equation Modeling (SEM)

After the measurement adequacy, the hypothesized relation between personalization, authenticity, trust, transparency, and brand love were measured by SEM. The structural model also demonstrated strong fit across indices (χ^2/df =2.14; CFI = 0.957; TLI = 0.944; RMSEA = 0.052), indicating a well-specified model.

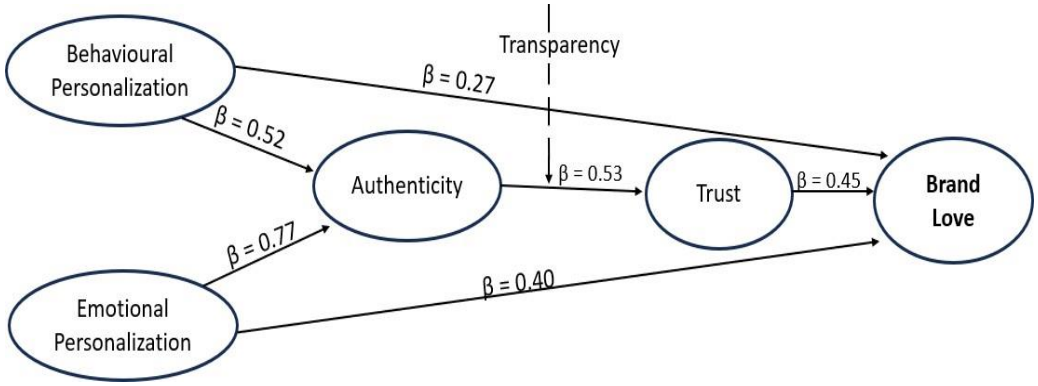

Figure 2: Structural Equation Modeling (SEM)

Table 3: Hypotheses testing Table

Hypothesis	Statement	Evidence From SEM (standardized β / Indirect)	Decision
H1a	Behavioural personalization positively influences brand love	BP→BL: β=0.27, P< 0.001.	**Accepted**
H1b	Emotional personalization positively influences brand love	EP→BL: β=0.40, P< 0.001.	**Accepted**
H2a	Authenticity mediates the relationship between behavioural personalization and brand love.	Indirect BP → AU → BL: estimate = 0.13, p=0.006 (bootstrapped).	**Accepted (partial mediation)**
H2b	Authenticity mediates the relationship between emotional personalization and brand love.	Indirect EP → AU → BL: estimate = 0.21, p=0.003 (bootstrapped).	**Accepted (partial mediation)**
H3	Trust mediates the relationship between authenticity and brand love	Sequential Indirect AU → TR → BL: estimate = 0.25, p < 0.001 (bootstrapped).	**Accepted (sequential mediation)**
H4a	Transparency moderates the link between behavioural personalization and trust.	Interaction*TP →TR: β=0.10, P= 0.040	**Accepted (moderation)**
H4b	Transparency moderates the link between emotional personalization and trust.	Interaction*TP →TR: β=0.17, P= 0.019	**Accepted (moderation)**

5.3. Multi-Group SEM: Cross-Industry Comparison

Table 4: Multi-Group SEM Results: Cross-Industry Comparison

Path	E-commerce (β)	Streaming (β)	Food Delivery (β)	Retail Beauty (β)	Fintech (β)	χ^2 diff ($\Delta\chi^2$)	p-value	Interpretation
BP → BL	0.24	0.18	0.29	0.22	0.12	4.12	0.249	No significant difference across groups
EP → BL	0.36	**0.52**	0.33	0.41	0.28	11.47	0.022	Higher in streaming sector
BP → AU	0.48	0.44	0.55	0.46	0.39	6.03	0.197	Not significantly different
EP → AU	0.7	**0.81**	0.67	0.75	0.62	12.31	0.015	Strongest in streaming
AU → TR	0.49	0.52	0.46	0.54	0.63	13.88	0.008	Strongest in fintech
TR → BL	0.43	0.37	0.41	0.46	0.58	14.9	0.005	Trust is most important in fintech
Moderation (TP × EP → TR)	0.14	**0.2**	0.16	0.11	0.09	7.92	0.16	No statistically significant differences
Moderation (TP × BP → TR)	0.08	0.12	0.15	0.09	0.05	5.27	0.261	Not significantly different

Interpretation:

1. Streaming: Emotional Personalization works better in brand love and authenticity.
2. Fintech: The most significant one is the trust; the directions between the countries are much greater when it comes to the case of AU = TR and TR = BL.
3. Food delivery: Behavioural personalization (BP →BL) has a slight advantage on the utility-based decisions.
4. Retail Beauty: authenticity and emotion are reasonably high.
5. Significant variations in sectors by the moderated transparency did not exist.

6. DISCUSSION

Through this paper, it has been shown that emotional personalization affects brand love more than the behavioural one. The hypothesis presented in the recent literature is also that AI communications founded on emotions are the ones that elicit more consumer reactions. (Mehta & Kapoor, 2023). Emotion appeals make the consumer feel that they are understood and it increases their brand loyalty.

The two individualization directions were mediated in a way by authenticity. It means that the consumers are willing to have more personalized contacts provided that they are authentic and aligned with the brand image. The past research also demonstrates that authenticity contributes to positive brand assessment in the online environment (Obiegbu, 2024).

There was a mediating variable of confidence. Brand trusting was encouraged among the consumers when they experienced authenticity, and this resulted in brand love. This is in line with the past outcomes, which are that trust is at the heart of the association between consumers and their brands (Rawool et al., 2024).

The personalization and trust connection had been enhanced with transparency. Consumers respond more when the brands talk of how personalization works. This validates the recent concerns that the transparent AI practices would increase the acceptance of a user and reduce the level of uncertainty (Patel et al., 2023).

Industry based analysis was observed to have variation. In streaming service, emotional involvement is the focus, and hence emotional personalization dominates. The APIS that are related to trust were more powerful in the fintech platform where reliability and safety were the most significant. The food-delivery services were described as having a more pronounced element of personalization of behaviour since it was geared towards efficiency. These inequalities indicate the need to follow individualization strategies that are industry-specific (Aggarwal et al., 2025).

7. CONCLUSION

The present paper represents a systematic understanding of the importance of the use of AI-based personalization in brand love. Emotional personalization gave greater emotional outcomes than the behavioural personalization that emphasizes the augmented contribution of affective AI in marketing (Riaz et al., 2025). The key instruments of this process suggested by authenticity and trust were found, and this demonstrates that the source of building brand love is credibility and commitment to the consumer.

The beneficial influence of personalization was enhanced by transparency which enhanced consumer confidence on AI usage. The observation can be attributed to the recent emphasis on ethical and equitable AI usage in digital marketing (Sambasivan et al., 2021). The differences in an industry level as well show that personalization cannot be perceived identically in various industry sectors, and it is the role of managers to apply AI tactics differently when trading in different markets.

Overall, this study concludes that the AI personalization is applicable most appropriately in situations where it is emotionally involved and the authenticity is expressed and literally shown. Together, these will help the brands to create superior and develop relationships that are consumer based in the digital environments.

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