
Development of a Consumer Trust Formation Model for Generative Artificial Intelligence Based Marketing Content

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The rapid advancement of Generative Artificial Intelligence (GenAI) has transformed the way organizations create and distribute marketing content. Although GenAI offers significant advantages in terms of efficiency and personalization, its adoption also introduces new challenges regarding the formation of consumer trust in AI generated marketing content. This study aims to develop a conceptual model of consumer trust formation toward GenAI based marketing content using a Constructivist Grounded Theory approach. A qualitative research design was employed involving consumers who had prior experience interacting with marketing content generated through GenAI technologies. Data were collected through semi structured interviews and analyzed concurrently using initial coding, focused coding, the constant comparative method, and iterative conceptual category development until theoretical saturation was achieved. The findings reveal that consumer trust does not emerge instantaneously but develops through a gradual process beginning with awareness of AI utilization, followed by the evaluation of information credibility, validation through multiple information sources, and assessment of the transparency and integrity demonstrated by organizations in delivering marketing messages. Based on these findings, this study proposes a conceptual model that explains the underlying mechanism of consumer trust formation in GenAI based marketing content. The proposed model contributes to the advancement of digital marketing theory by providing a process oriented understanding of trust development from the consumer experience perspective. It also offers practical implications for organizations seeking to design more transparent, credible, and trust oriented marketing communication strategies through the effective use of Generative Artificial Intelligence.

Keywords: Constructivist Grounded Theory, Consumer Trust, Digital Marketing, Generative Artificial Intelligence, Marketing Communication.

Introduction

Generative Artificial Intelligence (GenAI) has fundamentally transformed the way organizations design, produce, and deliver marketing communications. While Artificial Intelligence was initially employed primarily for data analytics, market segmentation, and consumer behavior prediction, recent advances in GenAI have enabled organizations to automatically generate promotional copy, advertising visuals, marketing videos, personalized

product recommendations, and chatbot based customer services with an increasingly sophisticated level of personalization. Huang and Rust (2021) argue that this evolution represents a shift in the role of Artificial Intelligence from a purely analytical tool to a strategic capability capable of creating value across diverse marketing activities. This transformation has been further accelerated by the rapid advancement of large language models, which enable organizations to produce marketing content quickly, adaptively, and at scale. Consequently, communication between firms and consumers is no longer shaped exclusively by human creativity, but increasingly involves Generative Artificial Intelligence as a producer of marketing content.

This transformation has encouraged organizations to integrate GenAI throughout nearly every stage of the marketing process, ranging from campaign planning and digital content creation to social media management and personalized customer service. Grewal et al. (2025) demonstrate that the adoption of GenAI not only enhances operational efficiency but also expands firms' capabilities to develop marketing communications that better align with consumer needs and preferences. Likewise, Hermann and Puntoni (2025) emphasize that GenAI has evolved into a strategic infrastructure that reshapes how organizations create, deliver, and evaluate customer value. As a result, consumers are increasingly exposed to marketing content that is partially or entirely generated by Artificial Intelligence, and in many situations they can no longer clearly distinguish whether the content has been created by humans or by AI systems.

Although these technological developments present substantial opportunities for organizations, the increasing adoption of GenAI also introduces challenges that cannot be adequately explained solely through the perspective of technological efficiency. When consumers become aware, or even suspect, that advertisements, product reviews, promotional images, or brand communications are generated by Artificial Intelligence, they evaluate not only the quality of the information provided but also how the content was produced, who is responsible for the message, and whether the information can be trusted. Puntoni et al. (2021) argue that interactions between consumers and Artificial Intelligence generate new forms of evaluation involving perceptions of fairness, transparency, accountability, and control over the technology. Consequently, the successful implementation of GenAI in marketing depends not only on the ability to produce engaging content but also on organizations' capacity to cultivate consumer trust in AI generated marketing communications.

Consumer trust has long been recognized as a fundamental concept in marketing research. Morgan and Hunt (1994) identified trust as the cornerstone of long term relationships between firms and customers, while Mayer et al. (1995) conceptualized trust as developing through assessments of the information provider's ability, integrity, and benevolence. As digital technologies advanced, these perspectives were extended to electronic commerce and technology adoption, with McKnight et al. (2002) and Gefen et al. (2003) demonstrating that trust constitutes a critical prerequisite for the acceptance of emerging technologies. Nevertheless, these theoretical frameworks were established in contexts where communication was predominantly generated by individuals or organizations, and therefore they provide only limited explanations for the dynamics of trust when marketing content is

produced by Generative Artificial Intelligence systems.

The emerging literature on Generative Artificial Intelligence in marketing can be broadly categorized into three major streams. The first stream focuses on how GenAI transforms marketing functions by improving efficiency, personalization, creativity, and organizational decision making capabilities. Studies within this stream position GenAI as a strategic capability capable of creating value and strengthening organizational competitiveness. Huang and Rust (2021) conceptualize Artificial Intelligence as a source of new marketing capabilities, whereas Grewal et al. (2025) demonstrate that the integration of GenAI has expanded the role of AI from an analytical instrument to a primary driver of marketing innovation. From a broader perspective, Hermann and Puntoni (2025) argue that the successful implementation of GenAI requires not only technological readiness but also robust governance frameworks and ethical principles to ensure its sustainable adoption. Although this body of research substantially advances understanding of marketing transformation, it predominantly examines these changes from the organizational perspective rather than from the standpoint of consumer experience.

The second stream of research shifts attention toward consumers' responses to AI generated marketing content. Existing studies suggest that consumer reactions to AI generated communications are far from uniform because their evaluations are shaped by perceptions of transparency, fairness, control, and the characteristics of the underlying technology. Puntoni et al. (2021) explain that interactions between humans and Artificial Intelligence create evaluative processes that differ fundamentally from responses to communications produced entirely by humans. Research on algorithm aversion further demonstrates that consumers tend to be less willing to accept AI generated decisions when those decisions involve tasks requiring empathy, creativity, or moral judgment (Castelo et al., 2019; Longoni et al., 2019). These findings indicate that the technical quality of AI generated content alone is insufficient to explain consumer acceptance, as evaluation is simultaneously influenced by more complex psychological considerations.

Subsequent research has increasingly focused on identifying the factors that may strengthen consumer trust in AI generated marketing content, particularly through the concepts of transparency, AI disclosure, authenticity, and source credibility. Existing studies suggest that transparency can enhance consumers' perceptions of organizational honesty and openness. However, it may simultaneously reduce perceived authenticity because consumers become aware that the content is not entirely created by humans. Similarly, research on AI disclosure has produced inconsistent findings. In some contexts, informing consumers that content has been generated by Artificial Intelligence increases trust, whereas in other contexts it leads to less favorable evaluations of message quality and brand image. These mixed findings indicate that the relationships among transparency, authenticity, credibility, and trust are neither straightforward nor linear. Instead, they depend on how consumers interpret and make sense of the information they receive while interacting with marketing content generated by Generative Artificial Intelligence.

Despite the rapid growth of research on Generative Artificial Intelligence in marketing, most existing studies continue to focus on identifying the determinants of consumer trust, including transparency, AI disclosure, authenticity, source credibility, and perceived risk. This line of

research has successfully demonstrated that trust is influenced by a wide range of psychological factors and technological characteristics. Nevertheless, trust is generally conceptualized as an outcome resulting from statistical relationships among predefined variables, which are typically examined through survey or experimental research designs. Consequently, previous studies provide limited insight into how consumers construct, negotiate, and revise their trust while interacting with AI generated marketing content. In other words, the existing literature has primarily addressed the question of *what* influences consumer trust, while offering relatively little explanation of *how* trust actually develops throughout consumers' interactions with Generative Artificial Intelligence. This conceptual gap highlights the need for a research approach capable of capturing the dynamic and evolving process through which consumer trust is formed.

In response to this gap, the present study aims to develop a Consumer Trust Formation Model for Generative Artificial Intelligence Based Marketing Content using a Constructivist Grounded Theory approach. Unlike previous studies that primarily examine causal relationships among predetermined variables, this research seeks to explain the social and psychological processes through which consumers evaluate AI generated marketing content, beginning with the formation of initial perceptions, continuing through the assessment of authenticity and credibility, and culminating in the development of trust toward the content. Accordingly, the principal contribution of this study extends beyond identifying the antecedents of consumer trust. Instead, it lies in the development of a conceptual model that explicates the underlying mechanisms through which consumer trust is constructed within the context of Generative Artificial Intelligence based marketing communication. The proposed model is expected to advance the theoretical development of digital marketing by providing a process oriented understanding of consumer trust formation while also offering practical guidance for organizations in designing AI enabled marketing communication strategies that are more transparent, credible, and conducive to building enduring consumer trust.

Research Methodology

This study employed a qualitative research methodology to investigate the process through which consumers develop trust in marketing content generated by Generative Artificial Intelligence (GenAI). Given the exploratory nature of the research objective, the study sought to generate a conceptual understanding grounded in consumers' lived experiences rather than to test predetermined hypotheses or causal relationships. Accordingly, the research design emphasized an inductive and iterative process in which data collection and analysis were conducted simultaneously, allowing theoretical insights to emerge directly from participants' narratives. The methodological procedures encompassed the research design, research context, participant selection, data collection, and data analysis.

Research Design

This study adopted a qualitative approach using the Constructivist Grounded Theory (CGT) design to develop a model of consumer trust formation toward Generative Artificial Intelligence (GenAI) based marketing content. This approach was selected because the objective of the study was not to examine relationships among predefined variables but to understand the process through which consumer trust is constructed based on consumers'

experiences and interpretations when interacting with AI generated marketing content. Consistent with Charmaz (2014), theory was developed inductively through an iterative process in which data collection and analysis occurred concurrently, enabling conceptual categories to emerge from empirical evidence rather than being predetermined by the researchers.

Research Context

The study was conducted with consumers who had experience interacting with marketing content generated wholly or partially through Generative Artificial Intelligence technologies, including digital advertisements, social media content, customer service chatbots, personalized product recommendations, and other forms of AI assisted marketing communication. This context was selected because the increasing adoption of GenAI in marketing communication has created new consumer experiences in evaluating information and developing trust toward the content they receive. Rather than focusing on a specific industry, the study emphasized consumers' experiences in interpreting and evaluating GenAI based marketing content across a variety of usage contexts, thereby enabling a broader understanding of the trust formation process.

Participant Selection

Participants were selected through purposive sampling based on two primary criteria. First, participants had to possess prior experience interacting with GenAI based marketing content. Second, they needed to demonstrate the ability to reflect on and articulate those experiences in detail. As the analysis progressed, participant recruitment continued through theoretical sampling to further develop emerging conceptual categories until theoretical saturation was achieved. Saturation was considered to have been reached when additional interviews no longer generated substantively new concepts or categories capable of enriching the developing theory. Consequently, the number of participants was not predetermined but was guided by the theoretical needs of the Constructivist Grounded Theory process.

Data Collection

Data were collected through semi structured interviews that enabled participants to describe their experiences, perceptions, and considerations when interacting with GenAI based marketing content. The interview protocol was developed in accordance with the research objectives and informed by sensitizing concepts derived from the literature. Nevertheless, the interview process remained sufficiently flexible to encourage participants to elaborate on issues that they considered meaningful based on their own experiences. With participants' informed consent, all interviews were audio recorded and subsequently transcribed verbatim. Throughout the data collection process, analytical memos were written to document preliminary interpretations, methodological reflections, and emerging conceptual insights that informed the ongoing development of theoretical categories.

Data Analysis

Data analysis was conducted concurrently with data collection following the principles of Constructivist Grounded Theory proposed by Charmaz (2014). The analytical process began with initial coding, during which interview transcripts were examined line by line to identify the meanings embedded within participants' narratives and to generate initial codes representing their experiences. These initial codes were then continuously compared using

the constant comparative method to identify similarities, differences, and recurring patterns, ultimately leading to the development of more abstract conceptual categories through focused coding.

As the categories evolved, further analysis was undertaken to identify relationships among categories, develop higher level conceptual themes, and construct a theoretical model explaining the process through which consumers develop trust in Generative Artificial Intelligence based marketing content. Throughout the analytical process, the researchers maintained analytical memos to record theoretical reflections, interpretive insights, and the ongoing refinement of conceptual categories. The analysis concluded when the emerging categories demonstrated conceptual coherence and no substantively new concepts emerged to further enrich the developing theoretical model, indicating that theoretical saturation had been achieved.

Results

The findings of this study are presented based on the iterative data analysis process following the Constructivist Grounded Theory approach, encompassing initial coding, focused coding, and the development of conceptual categories. Analysis of the interview data revealed that consumer trust in Generative Artificial Intelligence (GenAI) based marketing content develops through a gradual process rather than emerging immediately. Trust formation begins with consumers' initial exposure to AI generated marketing content, continues through the evaluation of information credibility, and ultimately develops through mechanisms of information validation together with assessments of transparency and organizational integrity. Based on the patterns that emerged from the data, the findings are organized into four major themes: (1) consumers' initial exposure to Generative Artificial Intelligence based marketing content, (2) consumers' evaluation of content credibility, (3) the consumer trust formation process, and (4) factors influencing consumer trust. These themes subsequently served as the foundation for developing the conceptual categories that underpin the proposed model of consumer trust formation toward Generative Artificial Intelligence based marketing content.

Consumers' Initial Exposure to Generative Artificial Intelligence Based Marketing Content

The findings indicate that consumers' initial awareness of Generative Artificial Intelligence based marketing content originates primarily from their everyday interactions with digital media, particularly social media platforms. Participants with extensive experience using digital technologies were generally able to recognize AI generated content through visual characteristics that appeared excessively perfect and unrealistic. This awareness prompted an initial evaluation of the authenticity of the information before participants decided whether the content was worthy of their trust.

As explained by **P01**, a 27 year old digital marketer:

"About a year ago, I came across a skincare advertisement on Instagram. The model looked almost too perfect. Her skin was completely flawless, and the lighting felt unusual, almost unnatural. After looking more closely, I realized that it was generated by AI rather than being an authentic photograph."

In contrast, participants with more limited experience using digital technologies did not

immediately recognize these characteristics. Their awareness developed only after receiving explanations from individuals who were more familiar with recent technological developments.

As described by **P02**, a 48 year old retiree:

"Honestly, I only realized this recently after my child told me that the advertising image I saw on Facebook was not a real photograph but something created by a computer."

These findings suggest that initial exposure to Generative Artificial Intelligence based marketing content does not generate uniform consumer responses. Previous experience, digital literacy, and the ability to recognize the characteristics of AI generated content all influence consumers' initial awareness of the technology.

Consumers' Evaluation of Content Credibility

After recognizing that marketing content had been generated using Generative Artificial Intelligence, participants began evaluating the credibility of the information they received. This evaluation extended beyond visual appearance and incorporated considerations related to the clarity of the information source, the authenticity of customer testimonials, and the consistency between promotional claims and the actual characteristics of the advertised product.

P01 explained that once aware that the content had been generated using AI technology, the information was no longer accepted at face value. Instead, the participant critically evaluated whether the product quality portrayed in the advertisement accurately reflected reality.

"At first, it did not bother me because I work in digital marketing and know that this has become a common trend. But it definitely made me more critical. I started asking myself whether the product was actually that good or whether it had simply been enhanced by AI."

A different perspective was expressed by P02. For this participant, skepticism emerged primarily when encountering information that appeared implausible, such as prices that were unusually low or testimonials that seemed artificial and scripted.

"If the price looks much cheaper than what I usually see, or if the testimonials sound strange and overly formal, then I immediately become suspicious."

These findings demonstrate that consumers' evaluation of content credibility represents a combination of judgments concerning visual quality, informational content, and previous experience interacting with digital marketing communications.

Consumer Trust Formation Process

The findings further reveal that consumer trust is not established immediately after exposure to marketing content. Instead, participants consistently described a verification process that precedes their decision to trust the information presented. This verification process includes searching for customer reviews, examining the seller's reputation, and validating the information through the experiences of other consumers.

P01 explained that the seller's reputation and previous customer experiences constitute the primary basis for developing trust.

"I usually check other buyers' reviews first and then look at the history of the seller's account or online store. If the seller has a good reputation, I am much more willing to trust the product even if the marketing content was created using AI."

Meanwhile, P02 described a different verification strategy. Trust was established primarily

through validation from family members or comments posted by consumers who had previously purchased the product.

"I usually ask my child first, or I wait until other people share their experiences in the comment section. If many customers complain about the product, I decide not to buy it."

These findings indicate that consumer trust formation is a dynamic process involving both information evaluation and social validation before consumers make decisions regarding the credibility of AI generated marketing content.

Factors Influencing Consumer Trust

The analysis revealed that transparency, information integrity, and social validation were the factors most frequently emphasized by participants throughout their experiences with Generative Artificial Intelligence based marketing content. Participants consistently expressed the expectation that organizations should openly disclose the use of AI technologies in content creation while ensuring that the information presented accurately reflects the actual characteristics of the advertised products or services.

P01 highlighted the importance of organizational transparency regarding the use of AI technologies:

"Companies should simply be transparent. They should clearly indicate when content has been created or assisted by AI. Consumers today are becoming more knowledgeable, so honesty is what really matters."

This perspective was reinforced by P02, who emphasized that the use of AI technology itself was not problematic as long as it was not employed to mislead consumers.

"I do not mind if companies use AI, as long as they are not trying to deceive people. What matters is being honest about the product. It should not look impressive in the advertisement while being completely different in reality."

Overall, the findings indicate that consumer trust is shaped not only by the quality of marketing content itself but also by consumers' perceptions of organizational honesty, the consistency and integrity of the information provided, and the availability of social validation through the experiences of other consumers.

Development of Conceptual Categories

To obtain a deeper understanding of the consumer trust formation process, the interview data were analyzed through the stages of initial coding, focused coding, and conceptual category development, following the principles of Constructivist Grounded Theory. The analysis demonstrated that participants' narratives extended beyond simple reactions to marketing content and revealed an ongoing process of interpretation, evaluation, and validation preceding the development of trust.

Six conceptual categories consistently emerged across participants' experiences: awareness of AI technology, initial skepticism, evaluation of information credibility, social validation, organizational transparency, and information integrity. These categories evolved through the continuous application of the constant comparative method, gradually forming an interconnected pattern that explains the underlying mechanism of consumer trust formation. The findings suggest that trust does not emerge spontaneously but develops through a sequence of interrelated evaluative processes. The conceptual categories were also consistent with the initial coding results, which captured themes such as the perception of unnaturally

perfect visual content, reflective skepticism, verification through third party reviews, expectations of organizational transparency, validation through social networks, and the importance of information integrity.

Conceptual Model of Consumer Trust Formation

Based on the relationships identified among the emerging conceptual categories, this study demonstrates that consumer trust formation is a gradual and iterative process. The process begins when consumers become aware that the marketing content they encounter has been generated using Generative Artificial Intelligence. This awareness gives rise to initial skepticism, encouraging consumers to critically evaluate the quality of the information, the credibility of its source, and the consistency between promotional claims and the actual characteristics of the advertised product.

The next stage involves social validation, during which consumers seek additional confirmation by examining customer reviews, reading comments from previous buyers, or consulting recommendations from individuals they trust. Consumer trust is ultimately established when the outcomes of this validation process are supported by perceptions that the organization communicates transparently and provides information honestly, consistently, and with integrity.

These findings demonstrate that consumer trust is not an immediate response to AI generated marketing content but rather the outcome of an iterative process of evaluation and validation. Accordingly, this study proposes that trust develops through a process of information negotiation, whereby consumers compare and reconcile information obtained from multiple sources before deciding whether to accept or reject the marketing message they receive. The resulting conceptual model provides the theoretical foundation for the discussion of the study's theoretical and practical implications presented in the subsequent section.

Discussion

The findings of this study demonstrate that consumer trust in Generative Artificial Intelligence (GenAI) based marketing content develops through a gradual and iterative process. Trust formation begins with consumers' awareness of the use of AI technology, continues through the evaluation of information credibility, is reinforced by social validation, and ultimately culminates in trust toward both the marketing content and the organization delivering the message. These findings indicate that trust does not emerge as an immediate response to the presence of AI technology. Rather, it is the outcome of an evaluative process shaped by consumers' experiences, knowledge, and interpretations of the information they receive. Consequently, this study suggests that the adoption of GenAI does not inherently diminish consumer trust but instead transforms the way consumers assess the credibility and reliability of marketing information.

These findings extend the work of Huang and Rust (2021), who argued that Artificial Intelligence has transformed marketing by enhancing efficiency, personalization, and the automated generation of marketing content. The present study demonstrates that this transformation extends beyond organizational capabilities to influence consumers' cognitive processes when evaluating marketing communications. The findings also support the arguments of Puntoni et al. (2021), who proposed that interactions between humans and Artificial Intelligence generate forms of evaluation that differ fundamentally from those

associated with conventional marketing communication. However, this study offers a more nuanced contribution by demonstrating that consumers' awareness of AI generated content constitutes the initial trigger for critical evaluation, which subsequently evolves into the broader process of trust formation.

Another important finding is that consumers rarely accept GenAI generated marketing content without verification. Instead, they actively seek confirmation through customer reviews, seller reputation, and recommendations from trusted individuals before deciding whether the information is credible. This finding highlights the central role of social validation in strengthening consumer confidence during the decision making process. Previous studies have primarily conceptualized transparency, source credibility, and perceived risk as direct antecedents of trust. In contrast, the present study demonstrates that these factors operate through an interconnected sequence of evaluation and validation. Consumer trust should therefore be understood as the outcome of a dynamic process rather than as a direct consequence of isolated characteristics of marketing content.

The findings further reveal that transparency and information integrity constitute the primary foundations for sustaining consumer trust in Generative Artificial Intelligence based marketing communication. Participants did not object to the use of AI technologies themselves. Instead, they emphasized that organizations should communicate openly about the use of AI while ensuring that promotional messages accurately represent the actual characteristics of the products or services being offered. These findings extend the growing literature on AI disclosure by suggesting that merely informing consumers about the use of AI is insufficient to establish trust unless such disclosure is accompanied by consistency between marketing claims and consumers' actual experiences. Transparency should therefore be viewed not merely as a technological disclosure practice but as a strategic communication principle that supports the development of long term relationships between organizations and consumers.

A key theoretical contribution of this study is the development of a conceptual model that explains consumer trust formation as a sequential process involving awareness of AI technology, evaluation of information credibility, social validation, and assessments of organizational transparency and information integrity. Unlike previous research, which has largely concentrated on identifying the determinants of trust, this study explains the underlying mechanism through which trust evolves from consumers' lived experiences while interacting with Generative Artificial Intelligence based marketing content. More specifically, the findings introduce the concept of information negotiation as the central process through which consumers compare, interpret, and reconcile information from multiple sources before deciding whether marketing messages generated by AI are trustworthy. This process oriented perspective enriches the theoretical understanding of trust in AI enabled marketing communication by demonstrating that trust is continuously constructed through iterative interpretation rather than being an immediate reaction to technological innovation.

From a practical perspective, the findings suggest that the successful implementation of Generative Artificial Intelligence in marketing depends not only on the technological capability to produce attractive, personalized, and efficient content but also on organizations' ability to foster transparent, honest, and consistent communication. Organizations should

therefore prioritize strategies that strengthen information credibility, facilitate independent consumer verification, and maintain consistency between promotional messages and consumers' actual experiences. By integrating these principles into AI enabled marketing communication, organizations are more likely to cultivate and sustain consumer trust over the long term while maximizing the strategic benefits offered by Generative Artificial Intelligence.

Conclusion

This study developed a conceptual model of consumer trust formation toward Generative Artificial Intelligence (GenAI) based marketing content using a Constructivist Grounded Theory approach. The findings demonstrate that consumer trust does not emerge immediately following exposure to AI generated marketing content. Instead, it evolves through a sequential process that begins with consumers' awareness of AI technology, continues through the evaluation of information credibility, incorporates validation from multiple information sources, and culminates in assessments of organizational transparency and information integrity. The results further indicate that consumers evaluate not only the quality of marketing content but also the honesty of the organization, the consistency of the information provided, and social validation before deciding whether to trust a marketing message. These findings confirm that consumer trust is a dynamic and evolving construct shaped by consumers' experiences and interpretations throughout their interactions with AI generated marketing communications.

The study makes an important theoretical contribution by extending the literature on consumer trust in Artificial Intelligence enabled marketing through the development of a process oriented conceptual model that explains how trust is constructed from the perspective of consumer experience. Rather than viewing trust solely as an outcome influenced by specific antecedent variables, the proposed model elucidates the underlying mechanism through which trust gradually develops during consumers' interactions with Generative Artificial Intelligence based marketing content. From a practical perspective, the findings suggest that organizations should move beyond using GenAI solely to improve the efficiency of content production. Instead, they should prioritize transparent communication, maintain the integrity and consistency of marketing information, and ensure alignment between promotional claims and the actual quality of the products or services offered. This study is limited by its focus on consumer experiences within the context of digital marketing. Future research is therefore encouraged to validate, refine, and extend the proposed conceptual model across different industries, consumer segments, and cultural contexts.

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