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Impact of AI Generated Content and Perceived Personalization on Purchase Intention with Mediating Input of Brand Credibility in FMCG Industry in Pakistan

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Abstract

This research study investigated the empirical impact of AI generated content and perceived personalization on purchase intention with mediating input of brand credibility in case of FMCG sector in Pakistan. It investigated both direct and indirect of AI generated content and perceived personalization on purchase along with the impact of AI generated content on perceived personalization in Pakistan. The study used quantitative research approach and employed deductive approach to build hypotheses. Those were tested with application of statistical techniques i.e. structural equation model using PLS-Smart as software. The study targeted the

FMCG sector in Pakistan and used convenience sampling technique to extract with the required number of responses i.e. 384 using questionnaire as data collection tool. The study followed with the survey based method to collect with the required number of response in the limited period of time. The study revealed that there is significant impact of AI Generated Content on Brand Credibility, Perceived Personalization and Purchase Intention with coefficient value of 0.4294, 0.5758 and 0.5211having significance value of 0.0000, 0.000 and 0.000 respectively. There is also a significant impact of Perceived Personalization on Brand Credibility and Purchase Intention with coefficient value of 0.4857 and 0.3093 having significance value of 0.0000 and 0.0000 respectively. There is also a significant impact of Brand Credibility on Purchase Intention with coefficient value of 0.4574 having significance value of 0.0000. FMCG companies should develop accurate, engaging, and personalized AI-generated content to enhance brand credibility and consumer confidence. Marketers should ensure truthful product information, transparent communication, and alignment with customer preferences.

Keywords: AI generated contents, Perceived personalization, Purchase intention, Brand credibility

1. Introduction

Technological advancement has been inputting its role in transformation and advancement of the digital marketing practices while the era of artificial intelligence (AI) has been contributing logarithmically (Feuerriegel et al., 2024). AI has been playing its role in reshaping present-day marketing practices with an incorporation of AI based alternatives (Ameen et al., 2022). The edge of AI based marketing activities has been investigated in literature with is benefit over conventional practices but still this area of study needs significant attention for developing countries to explore with its positive dimension in transformation of business practices and creating job opportunism (Hardcastle et al., 2025). Organizations have been reported with an increased used of AI-induced methods to uplift customer interactions, improve communication outcomes, and distribute with more customized involvements that results in creation of purchase intention among potential buyers (Ahmed et al, 2023).

AI has inputted with the creative AI generated content that matches brand and its potential aspect with the help of generative AI hence firm has become with skill set to come up with scalable, data-

oriented, and application of appropriate marketing content and communicate effective with customer to build purchase intention (Dwivedi et al., 2021). Similarly, perceived personalization has observed with exploration of enhanced consumer experience by transforming marketing content as per individual's preferences (Hassan et al., 2025). AI has enabled an increased perceived relevance and engagement among customer with its positive outcomes on building up purchase intention (Hendrayati et al., 2024). AI has not only risen up with actions in addressing ecological disquiets but also transformation of production and distribution practices along with effective marketing actions (Sands et al., 2022). AI has correlated different business operations in an intelligent manner (Mohamed & Ünsalan, 2025).

AI has enabled and has been promoting the concept of long-term practices that has been coupled with growing environmental aspects and extension of AI based digital marketing practices. AI has been diversifying human life and businesses (Erdem & Swait, 2004). Although AI has been reported with growing adoption and acquisition of personalized strategies however, the process through which highlighted aspects impacts consumer responsiveness with its significant impact that is still not sufficiently understood in literature (Yang & Hu, 2022). Earlier studies have reported that personalization can help to enhance customer experience and loyalty while AI generated content has found its potential input in enhancing brand credibility through development of purchase intention. Contemporary studies also reported that direct impact on purchase intention of AI generated content may produces with unpredictable consequences and relies on intermediating psychological influences such as confidence and gratification.

AI generated content also found its role in improving digital marketing performance and consumer engagement through digital channels either creating direct or indirect influence on purchase intention that really needs empirical validation more specifically in case of developing countries to address their macroeconomic challenges. The input of brand credibility between AI produced content and purchase purposefulness is of significant importance. Brand trustworthiness explains consumers' insights on a brand's consistency and constancy. Brand credibility play its part in overcoming brand vagueness with application of AI created material and perceived determination along with its impact on purchase decisions. Digital era has characterized with data overwork and AI-directed communication hence integrity has become even more technical in driving consumer feedbacks (Guerra-Tamez et al., 2024).

In addition, literature has reported with a few studies to empirically examine AI-created content and perceived customization under integrated brand reliability outline to understand its impact on purchase intention. Literature has found with significant gap in case of developing country like Pakistan. Recently conducted studies have been found more focused on AI marketing customization, and purchase interest in specific induced context. While comprehensive studies have been found missing without integration of these key factors in a single study under a structured model. It limits how does varying technology-oriented marketing approaches works through both direct and indirect pathways in influencing consumer attitude with use of AI created information. This has led toward the need of empirical investigation in understand the role of AI developed content and perceived customization in definition of buyer's purchase interest through mediating input of brand credibility. An input of AI generated content is quite critical to direct the actions and strategies in transformation of marketing actions with better brand credibility and an increased purchase intention. On the other hands, lacking attention on this critical dimension may result in competitive disadvantage and its ultimate impact on brand's overall sustainability. This can be summarized as problem statement as below.

"To empirically investigate the influence of AI developed content and perceived personalization on purchase intention with mediating input of brand credibility in case of FMCG sector in Pakistan."

This leads toward the definition of the research questions of the study that are mentioned below.

- How does AI generated content on brand credibility in FMCG sector in Pakistan?
- What is the input of perceived personalization on brand credibility in FMCG sector in Pakistan?
- How does AI generated content on purchase intention in FMCG sector in Pakistan?
- What is the contribution of perceived personalization on purchase intention in FMCG sector in Pakistan?
- How does brand credibility on purchase intention in FMCG sector in Pakistan?
- What is the influence of AI generated content on perceived personalization in FMCG sector in Pakistan?

This has used to formulate the research objectives of the current research study that are mentioned below for the FMCG industry in Pakistan.

- To empirically investigate the influence of AI created information on brand credibility.
- To investigate the influence of perceived personalization on brand credibility.
- To empirically identify the role of AI generated content on purchase intention.
- To make explicit the influence of perceived personalization on purchase intention.
- To understand the role of brand credibility on purchase intention.
- To quantify the influence of AI developed information on perceived personalization.

The implications of the present work depend on the research goals are mentioned below.

- This study can potentially input in quantifying the association between AI developed contents and brand credibility for firms in FMCG industry. This helps to understand the flow of the influence of AI-developed content on consumer faith, brand reliability, and credibility in Pakistan.
- This study also helps to make explicit the correlation of perceived personalization and brand credibility with exploration of personalized AI-driven marketing messages in strengthening consumers' insights of brand relevance, legitimacy, and integrity.
- Similarly, the study also makes clear the association of AI developed information and purchase interest. This helps marketers to understand how AI-created details influences consumers' willingness to purchase FMCG products in Pakistan.
- This study also makes clear the interaction of apparent personalization and purchase interest with demonstration of personalized marketing experiences through its impact on consumer preferences and purchase intentions in Pakistan's FMCG market.
- This study also helps to understand the impact of brand credibility on purchase intention. This highlights the importance of brand credibility in building consumer confidence and encouraging purchasing decisions.
- This study also clarifies how AI-generated content creates relevant, customized, and engaging marketing experiences for FMCG consumers in Pakistan.
- The potential findings of the study also assist FMCG marketers in developing effective AI-based marketing strategies aligned with consumer expectations and purchasing behavior.

- This study also input with insights on consumer behavior about Pakistani consumers along with their response toward AI-generated marketing content and personalized brand communication.
- This study also helps FMCG companies to use AI-driven content and personalization in strengthening brand positioning and market competitiveness.
- This study also contributes toward academic literature with contribution in existing literature via examination of associations among AI-created data, perceived customization, brand trustworthiness, and purchase interest in Pakistan's FMCG sector.

2. Literature Review

2.1. Theoretical Review

Theoretically AI created information helps to bridge the impact of perceived personalization with an input of brand credibility and determination of purchase intention. This has explained below in theoretical context.

2.1.1. AI Generated Content

Literature has described AI created information include texts, images, videos and other marketing materials that are created with assistance of AI generated technologies (Razzaq et al, 2025). AI generated contents have enables contemporary marketing practices to produce with content in rapid manner along with customization of promotional messages and maintain a consistent communication across digital platforms (Ali, 2026). AI applications are growing in advertising and social media with transformation of businesses communication practices that are beneficial for product transformation and has its influence over consumer perceptions (Khan, 2026). In addition, the efficiency of AI-developed information relies also on its technological sophistication not only but also on its perceived legitimacy, relevance, accuracy, and credibility (Ullah et al, 2025). Literature has also critically described AI-generated content as it offers with efficiency and creative flexibility as it comes up with an ability to establish meaningful consumer relationships however it has reported debatable (Maqsood et al, 2026).

Although, AI generated contents are appreciated among consumer due to information base and also based on its visually appealing aspects but it has also found with questions on its originality, emotional authenticity, and potential for manipulation in parallel (Qayyum et al, 2025). Another study also found that an excessive automation makes brand communication impersonal and more specifically when consumers expect human creativity or genuine emotional engagement (Bashir & Werke, 2026). Similarly, inaccurate claims, synthetic imagery, and undisclosed AI involvement may collectively undermine consumer confidence that needs significant attention. It signifies that content quality and transparency are important conditions for realizing the benefits of AI generated contents (Arachchi & Samarasinghe, 2025). There is also significant importance of distinction between content production and consumer response (Mukhtar & Hamid, 2026). A study revealed that producing large volumes of personalized advertisements does not necessarily translate into favorable brand evaluations or purchasing decisions comparative to contemporary practices (Alamro et al, 2025).

The persuasive input of AI developed information may relate to consumer's perceived aspects like AI content are useful, trustworthy, and consistent with their expectations in critical context (Noor et al, 2024). There is a significant need to understand more the contribution of AI created content with reference to intermediate consumer perceptions instead of assuming it be universally positive aspects (Ahmed et al, 2026). FMCG sector has reported that consumers frequently encounter competing advertisements to understand with AI-generated content as it shapes brand credibility and purchase intention (Żyminkowska & Srebrny, 2025). AI generated content has identified as marketing stimulus whose effectiveness depends on consumer interpretation and perceived value (Pierre, 2025).

2.1.2. Perceived Personalization

Literature has described perceived personalization as an extent to which consumers believe that marketing messages matters to them (Rana et al, 2022). Perceived personalization comes up with product recommendations and digital interactions (Aji et al, 2026). AI has observed its contribution in advancement of enhanced perceived personalization through tailoring of solution based on individual preferences (Mubdir et al, 2025). Perceived personalization comes up with attentive consideration of consumer's interests and needs (Tariq et al, 2026). Literature has also reported

that AI-enabled marketing and personalization facilities through AI based algorithms that helps to analyze consumer behavior through browsing of consumer's histories (Simatupang et al, 2026). AI enables to understand with purchase patterns and translate its effectiveness toward consumer's perceived personalization with better expression of consumer preference with delivering of relevant AI based content (Nguyen & Nguyen, 2026). In addition, consumer perspective has described with application of personalized communication as it helps to improve the shopping experience with reduction of information overload through simplification of product comparisons employing AI based solutions and making promotional messages more meaningful to targeted consumers (Sharif et al, 2024).

Literature has also provided with important theoretical foundation for understanding how personalized information presentation influences consumer responses in online environments (Biswas et al, 2025). Though, a critical examination shows that perceived personalization is not automatically beneficial for consumer although it inputs with relevant recommendations but can increase with convenience and perceived value for buyers (Ezzat et al, 2025). Another study also reported that consumers may interpret highly targeted advertisements more intrusive when they believe their personal information is being collected or used excessively in determination of purchase decisions (Fan et al, 2025). Perceived personalization has also investigated through the personalization–privacy paradox as this highlight with the need of consideration on advantage of customized experiences and consumers' privacy concerns (Deng et al, 2025). Similarly, the usefulness of customization also relies on the weightage between relevance, perceived control, privacy, and trust (Razzaq et al, 2025). Furthermore, conducted works has also found with the limitation and concerns on perceived personalization based on its distinction between actual algorithmic customization and consumers' subjective perceptions (Ali, 2026).

Another study also reported that a sophisticated AI system may generate with tailored content however consumers may not necessarily perceive AI based marketing injection as personalized unless recommendations translate with them on their genuine interests (Khan, 2026). Conversely, consumers may also perceive AI based content as personalized even when customization is relatively limited (Ullah et al, 2025). Literature demands to analyze the perceived personalization in psychological context with application of technological capabilities (Maqsood et al, 2026). Another study also revealed that perceived personalization has an influence to determine purchase

intention indirectly through brand credibility while considering its direct relationship with purchase intention (Pierre, 2025). Similar study also reported that personalization invariably stimulates purchasing behavior with better examination of perceived personalization alongside brand credibility. It is necessary to comprehend how does AI-created marketing information can translate relevance into favorable consumer responses, particularly in FMCG sector (Rana et al, 2022).

2.1.3. Brand Credibility

Literature has reported brand credibility as a factor which has association the way thorugh which consumers perceive a brand as truthful and useful in bringing on its promises (Razzaq et al, 2025). The role of AI has observed transformative in promotion of this communication to come up with better brand evaluation and its input in consumer's experiences to frequently make purchasing decisions (Ali, 2026). AI input with gaps in terms of incomplete information, uncertainty, and comparing competing product claims (Khan, 2026). Brand credibility has based on significant theoretical foundation with conceptualization of brand credibility to overcome consumer uncertainty and influences brand consideration (Ullah et al, 2025). AI has bridged the market with information where consumers usually cannot fully verify product quality prior to make with purchases. An input of credible brands can provide reassurance among buyers regarding product performance and consistency (Qayyum et al, 2025). Literature has inputted brand credibility as a guarantee with positive consumer responses in varying market conditions (Bashir & Werke, 2026).

Consumer perception comes in with development of effective communication practices based on prior experiences, perceived expertise, reliability, and consistency (Arachchi & Samarasinghe, 2025). AI has been bridging its role to correlate brand promises and actual performance with the application of advanced communication techniques employing AI based solution (Mukhtar & Hamid, 2026). AI based advertising may help out to communicate with confidence and ensure quality that may result in purchase decisions (Alamro et al, 2025). AI with the use of big data has been helping to overcome exaggerated claims, inconsistent messaging, or disappointing product experiences with better level of trust of buyers on product offers and its role in overcoming weaken brand credibility (Noor et al, 2024). Literature has also reported that persuasive communication alone cannot substitute for reliable products and consistent in organizational behavior (Ahmed et

al, 2026). Moreover, the emergence of AI-created marketing information has been reported with additional challenges (Żyminkowska & Srebrny, 2025).

Although, AI has enabled brand to produce with engaging and relevant promotional materials that helps consumers to consume with better product offers with overcoming of question based on its authenticity and reliability (Pierre, 2025). Trust has found correlation to the suspect of content when it has felt that artificially generated (Rana et al, 2022). Similar research work also reported that the use of generative AI for social media may help out to inject social media with effective content created using AI based solution and reduce perceived brand authenticity (Aji et al, 2026). AI generated content also found its role in overcoming unfavorable consumer responses. Similar study also reported that technological efficiency does not necessarily strengthen brand evaluations however, it addresses consumers' interpretations of authenticity with its influence over the application of AI-assisted communication (Mubdir et al, 2025). Brand credibility may input its role to connect marketing stimuli to purchasing decisions (Tariq et al, 2026). Brand credibility has found its mediating role between perceived personalization and purchase intention (Simatupang et al, 2026). Conducted studies have also reported that AI-generated information also had a direct relationship with purchase intention (Nguyen & Nguyen, 2026).

2.1.4. Purchase Intention

It is a subjective manner with likelihood or willingness among consumer to buy with specific offers or brand in the future (Sharif et al, 2024). Purchase intention has widely investigated in literature conducted on consumer behavior. Purchase intention also translates consumers' evaluations, preferences, and behavioral readiness (Biswas et al, 2025). An input of theory of planned behavior has translated with the its contribution in understanding behavioral intention that influences consumer's responsiveness, idiosyncratic norms, and perceived interactive measures (Ezzat et al, 2025). Marketing literature has also reported purchase intention as an outcome that helps to shape consumers' perceptions in term of product values, brand reputation, trust, and the surrounding purchasing environment (Fan et al, 2025). However, purchase intention cannot be equated with actual purchasing behavior. Consumers may elaborate with favorable intentions on product offers while refrain from buying because of financial limitations (Deng et al, 2025). The incidence of non-purchasing may also experience with product unavailability, changing preferences, or

competing alternatives. This has experienced with significant incidence in FMCG sector (Razzaq et al, 2025).

Frequent purchases are observed in case of relatively low-cost products but also found with relative influence of price sensitivity, brand familiarity, promotions, and availability (Ali, 2026). Although purchase intention provides with useful evidence of prospective consumer behavior however, literature has not established independently its association (Khan, 2026). In addition, literature has also found that digital marketing developments with application of AI based solutions have further jumbled the formation of purchase intention (Ullah et al, 2025). Literature has also reported that AI-developed information and personalized recommendations can collectively helps to improve information accessibility and product relevance (Maqsood et al, 2026). AI created creative inputs may potentially strengthen consumers' interest in advertised products employing AI based alternatives. However, the effect of AI created creative inputs largely relies on either buyer may consider the content accurate, authentic, and credible or not (Qayyum et al, 2025).

Similar study on generative AI marketing communication translated with perceived social presence and the role of trust in explaining the association of AI-generated communication and purchase intention (Bashir & Werke, 2026). Literature has critically discussed on whether the influence of AI-generated content is direct or operates through consumers' evaluations of the brand (Arachchi & Samarasinghe, 2025). The input of brand credibility has also found important as mediator to bridge the association of perceived personalization and purchase intention. It has found with direct effect of personalization not all the time significant and simple (Mukhtar & Hamid, 2026). Literature has reported that marketing relevance alone may be insufficient to stimulate purchasing intentions (Alamro et al, 2025). Accordingly, examining AI-generated content, perceived personalization, and brand credibility together can provide with more comprehensive explanation of purchase intention among Pakistani FMCG consumers (Noor et al, 2024).

2.2. Empirical Review

The empirical impact of AI generated content has help out to understand marginal impact of it on purchase intention with significant input of perceived personalization and brand credibility. This has found varying with its intensity and relation in prevailing literature.

2.2.1. AI Generated Content & Perceived Personalization

AI based contents have enables contemporary marketing practices to produce with content in rapid manner along with customization of promotional messages and maintain a consistent communication across digital platforms (Ahmed et al, 2026). Perceived personalization has also investigated through the personalization–privacy paradox as this highlight with the need of consideration on advantage of customized experiences and consumers' privacy concerns (Żyminkowska & Srebrny, 2025). AI applications are growing in advertising and social media with transformation of businesses communication practices that are beneficial for product transformation and has its influence over consumer perceptions (Pierre, 2025). Another study also reported that consumers may interpret highly targeted advertisements more intrusive when they believe their personal information is being collected or used excessively in explanation of purchase decisions (Rana et al, 2022). Conducted studies have has also reported that AI-enabled marketing and personalization facilities through AI based algorithms that helps to analyze consumer behavior through browsing of consumer's histories (Aji et al, 2026). AI has also observed with transmission of enhanced perceived personalization through tailoring of solution based on individual preferences (Mubdir et al, 2025). Perceived personalization comes up with attentive consideration of consumer's interests and needs (Tariq et al, 2026). A study revealed that producing large volumes of personalized advertisements does not necessarily translate into favorable brand evaluations or purchasing decisions comparative to contemporary practices (Nguyen & Nguyen, 2026).

H1: There is a significant influence of AI Generated Content on Perceived Personalization.

2.2.2. AI Generated Content & Brand Credibility

AI based content has identified as marketing stimulus whose effectiveness depends on consumer interpretation and perceived value (Sharif et al, 2024). Literature has inputted brand credibility as

a guarantee with positive consumer responses in varying market conditions (Biswas et al, 2025). Although, AI generated contents are appreciated among consumer due to information base and also based on its visually appealing aspects but it has also found with questions on its originality, emotional authenticity, and potential for manipulation in parallel (Ezzat et al, 2025). Brand credibility has based on significant theoretical foundation with conceptualization of brand credibility to overcome consumer uncertainty and influences brand consideration (Fan et al, 2025). The role of AI has observed transformative in promotion of this communication to come up with better brand evaluation and its input in consumer's experiences to frequently make purchasing decisions (Deng et al, 2025). AI input with gaps in terms of incomplete information, uncertainty, and comparing competing product claims (Razzaq et al, 2025). Literature has also critically described AI-generated content as it offers with efficiency and creative flexibility as it comes up with an ability to establish meaningful consumer relationships however it has reported debatable. AI input with gaps in terms of incomplete information, uncertainty, and comparing competing product claims (Ali, 2026).

H2: There is a significant influence of AI Generated Content on Brand Credibility.

2.2.3. Perceived Personalization & Brand Credibility

Perceived customization may come up with product recommendations and digital interactions. AI has reported its productive output in propagation of enhanced perceived personalization through tailoring of solution based on individual preferences (Khan, 2026). Literature has also reported that persuasive communication alone cannot substitute for reliable products and consistent in organizational behavior (Ullah et al, 2025). Perceived personalization comes up with attentive consideration of consumer's interests and needs (Maqsood et al, 2026). AI with the use of big data has been helping to overcome exaggerated claims, inconsistent messaging, or disappointing product experiences with better level of trust of buyers on product offers and its role in overcoming weaken brand credibility (Qayyum et al, 2025). In addition, consumer perspective has described with application of personalized communication as it helps to improve the shopping experience with reduction of information overload through simplification of product comparisons employing AI based solutions and making promotional messages more meaningful to targeted consumers (Bashir & Werke, 2026). Brand credibility has based on significant theoretical foundation with

conceptualization of brand credibility to overcome consumer uncertainty and influences brand consideration (Arachchi & Samarasinghe, 2025). Another study also reported that consumers may interpret highly targeted advertisements more intrusive when they believe their personal information is being collected or used excessively in determination of purchase decisions (Mukhtar & Hamid, 2026). AI input with gaps in terms of incomplete information, uncertainty, and comparing competing product claims (Alamro et al, 2025). The role of AI has observed transformative in promotion of this communication to come up with better brand evaluation and its input in consumer's experiences to frequently make purchasing decisions (Noor et al, 2024).

H3: There is a significant influence of Perceived Personalization on Brand Credibility.

2.2.4. AI Generated Content & Purchase Intention

Literature has critically discussed on whether the influence of AI-generated content is direct or operates through consumers' evaluations of the brand (Noor et al, 2024). A study revealed that producing large volumes of personalized advertisements does not necessarily translate into favorable brand evaluations or purchasing decisions comparative to contemporary practices (Ahmed et al, 2026). The input of brand credibility has also found important as mediator to bridge the association of perceived personalization and purchase intention. It has found with direct effect of personalization not all the time significant and simple (Żyminkowska & Srebrny, 2025). Literature has also critically described AI-generated content as it offers with efficiency and creative flexibility as it comes up with an ability to establish meaningful consumer relationships however it has reported debatable (Pierre, 2025). Literature has reported that marketing relevance alone may be insufficient to stimulate purchasing intentions. In addition, the efficiency of AI-based content relies also on its technological sophistication not only but also on its perceived legitimacy, relevance, accuracy, and credibility (Rana et al, 2022). AI applications are growing in advertising and social media with transformation of businesses communication practices that are beneficial for product transformation and has its influence over consumer perceptions (Aji et al, 2026).

H4: There is a significant influence of AI Generated Content on Purchase Intention.

2.2.5. Perceived Personalization & Purchase Intention

Perceived personalization has also investigated through the personalization–privacy paradox as this highlight with the need of consideration on advantage of customized experiences and consumers' privacy concerns (Mubdir et al, 2025). AI generated content may potentially strengthen consumers' interest in advertised products employing AI based alternatives (Tariq et al, 2026). Similarly, the usefulness of customization also relies on the balance between relevance, perceived control, privacy, and trust. Literature has also reported that AI-generated content and personalized recommendations can collectively help to improve information accessibility and product relevance (Simatupang et al, 2026). Furthermore, studies has also found with the limitation and concerns on perceived personalization based on its distinction between actual algorithmic customization and consumers' subjective perceptions (Nguyen & Nguyen, 2026). In addition, literature has also found that digital marketing developments with application of AI based solutions have further jumbled the formation of purchase intention (Sharif et al, 2024). Frequent purchases are observed in case of relatively low-cost products but also found with relative influence of price sensitivity, brand familiarity, promotions, and availability (Biswas et al, 2025). Another study also revealed that perceived personalization has an influence to determine purchase intention indirectly through brand credibility while considering its direct relationship with purchase intention (Ezzat et al, 2025). Although purchase intention provides with useful evidence of prospective consumer behavior however, literature has not established independently its association (Fan et al, 2025). The incidence of non-purchasing may also experience with product unavailability, changing preferences, or competing alternatives. This has experienced with significant incidence in FMCG sector (Deng et al, 2025).

H5: There is a significant influence of Perceived Personalization on Purchase Intention.

2.2.6. Brand Credibility & Purchase Intention

Another study also reported that the use of generative AI for social media may help out to inject social media with effective content created using AI based solution and reduce perceived brand authenticity (Razzaq et al, 2025). However, purchase intention cannot be equated with actual purchasing behavior. Consumers may elaborate with favorable intentions on product offers while refrain from buying because of financial limitations (Ali, 2026). AI generated content also found

its role in overcoming unfavorable consumer responses (Khan, 2026). Similar study also reported that technological efficiency does not necessarily strengthen brand evaluations however, it addresses consumers' interpretations of authenticity with its influence over the application of AI-assisted communication (Ullah et al, 2025). Marketing literature has also reported purchase intention as an outcome that helps to shape consumers' perceptions in term of product values, brand reputation, trust, and the surrounding purchasing environment (Maqsood et al, 2026). Literature has also reported that AI-generated content also had a direct relationship with purchase intention (Qayyum et al, 2025). An input of theory of planned behavior has translated with the its contribution in understanding behavioral intention that influences consumer's responsiveness, independent norms, and perceived communicative control (Bashir & Werke, 2026). Purchase intention has widely investigated in literature conducted on consumer behavior. Purchase intention also translates consumers' evaluations, preferences, and behavioral readiness (Arachchi & Samarasinghe, 2025).

H6: There is a significant influence of Brand Credibility on Purchase Intention.

2.3. Conceptual Framework

The conceptual context of the research work relies on theoretical and conceptual argument, as done above, has bene described below.

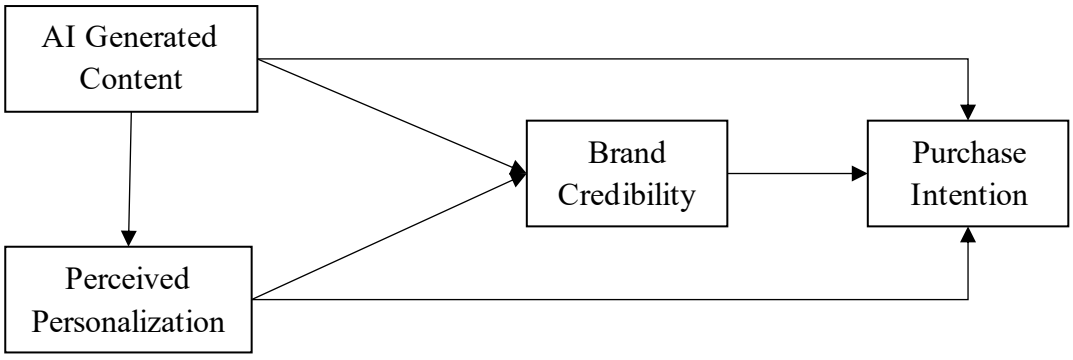


Figure 1: Research Framework Model

3. Research Methodology

This research work focuses to empirically examine the influence of AI based content and perceived formulation on purchase interest in FMCG industry with mediating input of brand reliability. This work has opted with the quantitative research approach to explain the impact of selected variables on the purchase intention. The study used deductive approach to build the hypotheses and test those hypotheses with application of statistical techniques. The study targets FMCG sector as targeted population and follows with the convenience sampling technique to extract with the required number of responses. There is published source to identify with the targeted population size hence it has assumed large in size and based on this information at 5 percent level of significance it has been derived around 384. The study uses with the questionnaire as data collection tool. The questionnaire is based on two different of questions i.e. demographic questions and questions on study specific variables. The demographic questions are based on close handed questions like gender, age, experiences and education. However, variables specific questions are based on Likert scale i.e. ranging from 1 to 5. 1 stands for strongly disagree, 2 stands for disagree, 3 stands for neutral, 4 stands for agree and 5 stands for strongly agree. In addition, study follows with the survey-based method to collect with the required number of response in the limited period of time in an efficient manner. In this context, both physical interaction and electronic distribution of questionnaire is done to get with required number of responses. The collected data is applied with both descriptive statistics and inferential statistics. Demographics are elaborated with descriptive statistics using frequency tables and bar charts using SPSS software while study specific variables are applied with structural equation model (SEM) using PLS Smart. The results are interpreted at 5 percent level of significance.

3.1. Data Analysis

This part includes with the submission of descriptive statistics on demographics followed by application of structural equation model on it to extract with the internal reliability, internal validity, discriminant validity, model fit, coefficient of determination and path coefficients explanation. It also proceeds with the testing of developed hypotheses.

3.2. Descriptive Statistics

The below table clearly shows that mainly response got collected from male respondents that observed 198 i.e. 51.56 percent of total collected responses followed by 186 replies collected from female participants i.e. 48.4 percent of total collected replies. Similarly, age-based composition of participants revealed that those with age bracket 18 to 28 years reported with 106 replies i.e. 27.60 of total collected replies followed by 124 replies from age bracket of 28 to 38 years i.e. 32.29 of total collected replies, 103 replies responses from age bracket of 38 to 48 years i.e. 26.82 of total collected replies and 51 replies from age bracket of above 48 years i.e. 13.28 of total collected replies.

In addition, experience based composition of the participants revealed that those with less than a year experience reported with 32 replies i.e. 8.33 percent of total collected replies followed by 45 responses from those with experience between 1 to 3 years i.e. 11.72 percent of total collected replies, 98 replies from those with experience between 3 to 6 years i.e. 25.52 percent of total collected replies, 132 replies from those with experience between 6 to 9 years i.e. 34.38 percent of total collected replies and 77 replies from those with experience between above 9 years i.e. 20.05 percent of total collected replies. At last education-based details of participants revealed that those with education below bachelors observed with 32 replies i.e. around 8.33 from total collected replies followed by 143 replies from those having education level Bachelors i.e. around 37.24 percent of total replies, 89 replies from those having education level Masters i.e. around 23.18 percent of total replies and 32 replies from those having education level Others i.e. around 31.25 percent of total replies.

Table 1: Demographics

Demographics		Frequency	Percentage
Gender	Male	198	51.56
	Female	186	48.44
Age	18 to 28 years	106	27.6
	28 to 38 years	124	32.29
	38 to 48 years	103	26.82
	Above 48 years	51	13.28
Experience	Less than a year	32	8.33
	1 to 3 years	45	11.72
	3 to 6 years	98	25.52

	6 to 9 years	132	34.38
	Above 9 years	77	20.05
Education	Below Bachelors	32	8.33
	Bachelors	143	37.24
	Masters	89	23.18
	Other	120	31.25

3.3. Measurement Model

The below measurement model reveals that all the outer-loading values found above 0.70 that shows that all the latent variables fulfil the benchmark value hence retained within the model. The outer-loading AIGC1, AIGC2, AIGC3 and AIGC4 of AI Generated Content reported with values 0.7855, 0.8193, 0.7623 and 0.8064 respectively. The outer-loading BRCR1, BRCR2, BRCR3 and BRCR4 of Brand Credibility reported with values 0.7641, 0.7677, 0.8144 and 0.8023 respectively. The outer-loading PRPE1, PRPE2, PRPE3 and PRPE4 of Perceived Personalization reported with values 0.7378, 0.7592, 0.7892 and 0.8421 respectively. The outer-loading PUIN1, PUIN2, PUIN3 and PUIN4 of Purchase Intention reported with values 0.7926, 0.7787, 0.7779 and 0.7575 respectively.

In addition, internal reliability shows that either collected responses are sufficient to proceed with overall analyses or not. The benchmark value for this is 0.70. In case reliability statistics fulfill this criterion then proceed with further analysis or collect with additional response. It is clear that Cronbach's Alpha for AI Generated Content, Brand Credibility, Perceived Personalization and Purchase Intention reported with values of 0.8040, 0.7955, 0.7885 and 0.7817 respectively. Similarly, Rho A for AI Generated Content, Brand Credibility, Perceived Personalization and Purchase Intention reported with values of 0.8046, 0.7960, 0.7892 and 0.7827 respectively. Similarly, Rho A for AI Generated Content, Brand Credibility, Perceived Personalization and Purchase Intention reported with values of 0.8046, 0.7960, 0.7892 and 0.7827 respectively.

Furthermore, Composite Reliability for AI Generated Content, Brand Credibility, Perceived Personalization and Purchase Intention reported with values of 0.8718, 0.8671, 0.8635 and 0.8588 respectively. Similarly, AVE like internal reliability helps to measure internal validity. AVE reports with the value of 0.50 that shows model is well-developed and helps to explain it. It is clear

that all the variables like AI Generated Content, Brand Credibility, Perceived Personalization and Purchase Intention reported with values 0.6299, 0.6200 0.6132 and 0.6034 respectively.

Table 2: Measurement Model

Latent Variables	Items	Outer Loadings	Cronbach's Alpha	Rho A	Composite Reliability	Average Variance Extracted (AVE)
AI Generated Content	AIGC1	0.7855	0.8040	0.8046	0.8718	0.6299
	AIGC2	0.8193				
	AIGC3	0.7623				
	AIGC4	0.8064				
Brand Credibility	BRCR1	0.7641	0.7955	0.7960	0.8671	0.6200
	BRCR2	0.7677				
	BRCR3	0.8144				
	BRCR4	0.8023				
Perceived Personalization	PRPE1	0.7378	0.7885	0.7892	0.8635	0.6132
	PRPE2	0.7592				
	PRPE3	0.7892				
	PRPE4	0.8421				
Purchase Intention	PUIN1	0.7926	0.7817	0.7827	0.8588	0.6034
	PUIN2	0.7787				
	PUIN3	0.7779				
	PUIN4	0.7575				

It has also explained below using the diagram.

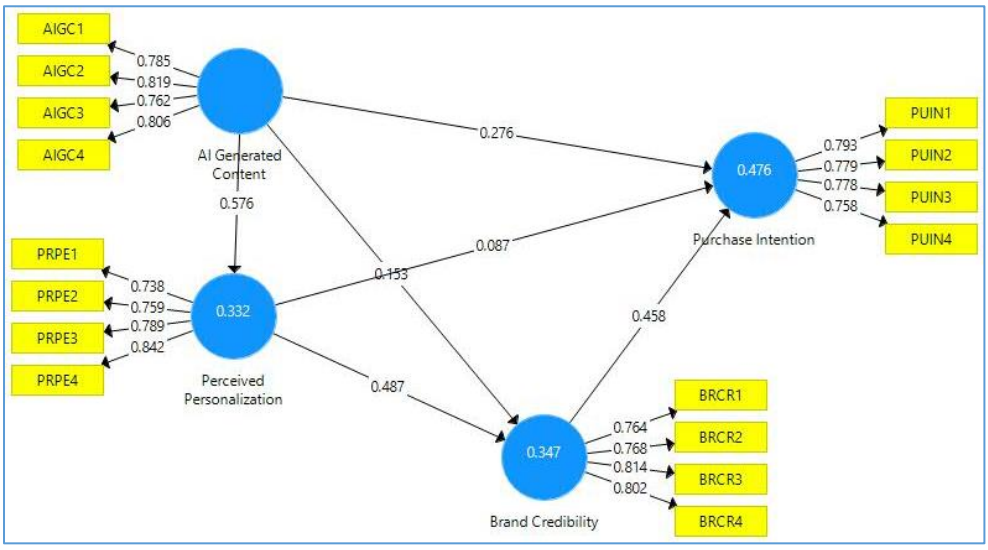


Figure 2: Measurement Model

3.4. Discriminant Validity

Discriminant validity helps to understand that either variable within the model has significant level of multi-collinearity or not. For this there are two statistics i.e. Fornell Larcker and HTMT. The former needs that the diagonal measures must be higher than non-diagonal measures. It is clear from the below table that all diagonal measures found higher than relevant vertical non-diagonal measures as mentioned below. This support that there is no significant level of multi-collinearity in the model. It supports discriminant validity.

Table 3: Discriminant Validity – Fornell Larcker

Fornell Larcker Criterion				
	AIGC	BRCR	PRPE	PUIN
AI Generated Content (AIGC)	0.7937			
Brand Credibility (BRCR)	0.4336	0.7874		
Perceived Personalization (PRPE)	0.5759	0.5754	0.7830	
Purchase Intention (PUIN)	0.5244	0.6273	0.5090	0.7768

Similarly, HTMT values also found below 0.85 hence also support evidences that this support that there is no significant level of multi-collinearity in the model. It supports discriminant validity.

Table 4: Discriminant Validity – HTMT

Heterotrait Monotrait Ratio (HTMT)				
	AIGC	BRCR	PRPE	PUIN
AI Generated Content (AIGC)				
Brand Credibility (BRCR)	0.541			
Perceived Personalization (PRPE)	0.718	0.7261		
Purchase Intention (PUIN)	0.656	0.7844	0.643	

3.5. Model Fit and R-Square

The below table shows that overall is significant with chi-square value of 626.53 having R-square values of 0.3467, 0.3316 and 0.4760 for Brand Credibility, Perceived Personalization and Purchase Intention respectively. The first tow found weak in nature while the last one found moderate in nature.

Table 5: Model Fit and R- Square

	R Square	R Square Adjusted	Chi-Square
Brand Credibility	0.3467	0.3433	626.5307
Perceived Personalization	0.3316	0.3299	
Purchase Intention	0.4760	0.4719	

3.6. Path Coefficient

The below path coefficient table shows that there is considerable influence of AI Generated Content on Brand Credibility with coefficient value of 0.4294 having significance value of 0.0000. It shows that there is a considerable influence of AI created creative material on Brand Credibility in FMCG sector in Pakistan. Similarly, there is also a considerable influence of AI Generated Content on Perceived Personalization with coefficient value of 0.5758 having significance value of 0.0000. It shows that there is a considerable influence of AI Generated Content on Perceived Personalization in FMCG sector in Pakistan. There is also a considerable influence of AI created creative material on Purchase Intention with coefficient value of 0.5211 having significance value of 0.0000. It shows that there is a considerable influence of AI created creative material on Purchase Intention in FMCG sector in Pakistan.

There is also a considerable influence of Brand Credibility on Purchase Intention with coefficient value of 0.4574 having significance value of 0.0000. It shows that there is a considerable influence of Brand Credibility on Purchase Intention in FMCG sector in Pakistan. There is also a considerable influence of Perceived Personalization on Brand Credibility with coefficient value of 0.4857 having significance value of 0.0000. It shows that there is a considerable influence of Perceived Personalization on Brand Credibility in FMCG sector in Pakistan. There is also a significant impact of Perceived Personalization on Purchase Interest with coefficient value of 0.3093 having significance value of 0.0000. It shows that there is a significant impact of Perceived Personalization on Purchase Intention in FMCG sector in Pakistan.

Table 6: Path Coefficient

	Estimated Value	Stand. Dev.	T-Stat.	P Values
AI Generated Content -> Brand Credibility	0.4294	0.0624	6.9519	0.0000
AI Generated Content -> Perceived Personalization	0.5758	0.0420	13.7193	0.0000
AI Generated Content -> Purchase Intention	0.5211	0.0534	9.8154	0.0000
Brand Credibility -> Purchase Intention	0.4574	0.0802	5.7056	0.0000
Perceived Personalization -> Brand Credibility	0.4857	0.0698	6.9788	0.0000
Perceived Personalization -> Purchase Intention	0.3093	0.0720	4.3001	0.0000

4. Discussion

There is considerable influence of AI Generated Content on Brand Credibility with coefficient value of 0.4294 having significance value of 0.0000. It shows that there is a considerable influence of AI created creative material on Brand Credibility in FMCG sector in Pakistan. This shows that AI- created creative material can considerably influence brand reliability by providing consistent, informative, and visually appealing product messages. Consumer often evaluate brands through advertisements and digital content in FMCG sector with utilization of accurate and transparent AI-generated messages. This helps to strengthen perceptions of brand reliability, professionalism, and authenticity however, misleading content can undermine consumer confidence.

Literature has also reported with similar findings. AI generated contents have enables contemporary marketing practices to produce with content in rapid manner along with customization of promotional messages and maintain a consistent communication across digital platforms (Ahmed et al, 2026). Perceived personalization has also investigated through the personalization–privacy paradox as this highlight with the need of consideration on advantage of customized experiences and consumers' privacy concerns (Żyminkowska & Srebrny, 2025). AI applications are growing in advertising and social media with transformation of businesses communication practices that are beneficial for product transformation and has its influence over consumer perceptions (Pierre, 2025). Another study also reported that consumers may interpret highly targeted advertisements more intrusive when they believe their personal information is being collected or used excessively in determination of purchase decisions (Rana et al, 2022).

There is also a noteworthy influence of AI Generated Content on Perceived Personalization with coefficient value of 0.5758 having significance value of 0.0000. It shows that there is a significant impact of AI created materials on Perceived customization in FMCG sector in Pakistan. This shows that AI-generated content enables brands to tailor advertisements with getting inputs regarding product recommendations and employment of promotional messages to match with consumer preferences and interests. In addition, personalized content can improve message relevance and customer engagement that helps consumer to feel that brands understand their individual needs in FMCG sector. AI-generated content may significantly enhance perceived personalization.

The prevailing works also found with similar results. AI generated content has identified as marketing stimulus whose effectiveness depends on consumer interpretation and perceived value (Sharif et al, 2024). Literature has inputted brand credibility as a guarantee with positive consumer responses in varying market conditions (Biswas et al, 2025). Although, AI generated contents are appreciated among consumer due to information base and also based on its visually appealing aspects but it has also found with questions on its originality, emotional authenticity, and potential for manipulation in parallel (Ezzat et al, 2025). Brand credibility has based on significant theoretical foundation with conceptualization of brand credibility to overcome consumer uncertainty and influences brand consideration (Fan et al, 2025). The role of AI has observed transformative in promotion of this communication to come up with better brand evaluation and its input in consumer's experiences to frequently make purchasing decisions (Deng et al, 2025).

There is also a considerable influence of AI Generated Content on Purchase Intention with coefficient value of 0.5211 having significance value of 0.0000. It shows that there is a considerable influence of AI developed creative materials on Purchase Intention in FMCG sector in Pakistan. This shows that AI-developed creative materials can influence purchase intention by attracting consumer attention not only but also communicate with product benefits and delivering relevant promotional information. In addition, this information also helps consumer to purchase with everyday products based on engaging and informative digital content. This helps to product evaluations and encourage buying decisions. Similarly, AI-generated content can significantly affect consumers' purchase intentions.

Literature has also reported with similar findings. Perceived personalization comes up with product recommendations and digital interactions. AI has also reported its contribution in extension of enhanced perceived personalization through tailoring of solution based on individual preferences (Khan, 2026). Literature has also reported that persuasive communication alone cannot substitute for reliable products and consistent in organizational behavior (Ullah et al, 2025). Perceived personalization comes up with attentive consideration of consumer's interests and needs (Maqsood et al, 2026). AI with the use of big data has been helping to overcome exaggerated claims, inconsistent messaging, or disappointing product experiences with better level of trust of buyers on product offers and its role in overcoming weaken brand credibility (Qayyum et al, 2025). In addition, consumer perspective has described with application of personalized communication as it helps to improve the shopping experience with reduction of information overload through simplification of product comparisons employing AI based solutions and making promotional messages more meaningful to targeted consumers (Bashir & Werke, 2026).

There is also a considerable influence of Brand Credibility on Purchase Intention with coefficient value of 0.4574 having significance value of 0.0000. It shows that there is a considerable influence of Brand Credibility on Purchase Interest in FMCG sector in Pakistan. This shows that brand reliability contributes an important role in shaping purchase interest as consumers are more interested to buy with products from brands they consider truthful, consistent, and capable of delivering promised benefits as compare to others. Similarly, credible brands can reduce perceived purchasing risks and strengthen consumer confidence, thereby increasing the likelihood of product selection and purchase.

Literature has also found with relevant observations. The input of brand credibility has also observed important as mediator to bridge the association of perceived personalization and purchase intention. It has found with direct effect of personalization not all the time significant and simple (Żyminkowska & Srebrny, 2025). Literature has also critically described AI-generated content as it offers with efficiency and creative flexibility as it comes up with an ability to establish meaningful consumer relationships however it has reported debatable (Pierre, 2025). Literature has reported that marketing relevance alone may be insufficient to stimulate purchasing intentions. In addition, the efficiency of AI-developed creative content relies also on its technological

sophistication not only but also on its perceived genuineness, relevance, accuracy, and credibility (Rana et al, 2022).

There is also a considerable influence of Perceived Personalization on Brand Credibility with coefficient value of 0.4857 having significance value of 0.0000. It shows that there is a considerable influence of Perceived Personalization on Brand Credibility in FMCG sector in Pakistan. This shows that perceived personalization can strengthen brand credibility by making consumers feel understood and valued. This also shows that AI based inputs along with perceived personalization FMCG brands can deliver with relevant recommendations, tailored advertisements, and preference-based information. Consumers may perceive their communication as more meaningful and customer-oriented. However, personalization must remain accurate and respectful of privacy to maintain trust. Therefore, perceived personalization can significantly influence brand credibility.

Literature has also reported with similar findings. AI generated content may potentially strengthen consumers' interest in advertised products employing AI based alternatives (Tariq et al, 2026). Similarly, the efficiency of customization also relies on the balance between relevance, perceived control, privacy, and trust. Literature has also reported that AI-generated content and personalized recommendations can collectively help to improve information accessibility and product relevance (Simatupang et al, 2026). Furthermore, existing works have also found with the limitation and concerns on perceived personalization based on its distinction between actual algorithmic customization and consumers' subjective perceptions (Nguyen & Nguyen, 2026). In addition, literature has also found that digital marketing developments with application of AI based solutions have further jumbled the formation of purchase intention (Sharif et al, 2024).

There is also a considerable influence of Perceived Personalization on Purchase Intention with coefficient value of 0.3093 having significance value of 0.0000. It shows that there is a significant influence of Perceived Personalization on Purchase interest in FMCG sector in Pakistan. This also shows that perceived personalization can significantly influence purchase interest by positioning marketing communications with consumers' individual preferences, needs, and interests. In addition, personalized offers and relevant product recommendations can simplify consumer choices, increase engagement, and improve perceived product relevance in FMCG sector. These

benefits may encourage favorable purchasing decisions and strengthen consumers' intentions to purchase promoted products.

The existing works also found with similar outcomes. AI generated content also found its role in overcoming unfavorable consumer responses (Khan, 2026). Similar study also reported that technological efficiency does not necessarily strengthen brand evaluations however, it addresses consumers' interpretations of authenticity with its influence over the application of AI-assisted communication (Ullah et al, 2025). Marketing literature has also reported purchase intention as an outcome that helps to shape consumers' perceptions in term of product values, brand reputation, trust, and the surrounding purchasing environment (Maqsood et al, 2026). Literature has also reported that AI-generated content also had a direct relationship with purchase intention (Qayyum et al, 2025). An input of theory of planned behavior has translated with the its contribution in understanding behavioral intention that influences consumer's attitudes, subjective norms, and perceived behavioral control (Bashir & Werke, 2026).

5. Conclusion

The study conducted to investigate empirically the impact of AI created creative material and perceived customization on purchase interest with mediating input of brand trustworthiness in case of FMCG sector in Pakistan. The investigated both direct and indirect of AI created creative material and perceived customization on purchase along with the impact of AI generated content on perceived personalization in Pakistan. The research work used with the quantitative empirical work and followed with the use of deductive approach to build the hypotheses and test those hypotheses with application of statistical techniques. The study targeted the FMCG sector in Pakistan and followed with the convenience sampling technique to extract with the necessary count of feedbacks i.e. 384 considering 5% significance level. The study used with the data gathering tool based on two different types of questions i.e. demographic and study specific. The former based on close handed questions while the later on Likert scale i.e. from 1 to 5. The study followed with the survey-based method to collect with the necessary count of feedbacks in the shorter time duration in an efficient manner. The gathered data is captured with both descriptive statistics and inferential statistics. Demographics are elaborated with descriptive statistics using frequency tables and bar charts using SPSS software while study specific variables are executed with

structural equation model (SEM) using Smart-PLS. The outcomes are interpreted at 5% significance level.

The results of the investigation translated that there is considerable influence of AI Generated Content on Brand Credibility with coefficient value of 0.4294 having significance value of 0.0000. Similarly, there is also a considerable influence of AI Generated Content on Perceived Personalization with coefficient value of 0.5758 having significance value of 0.0000. There is also a considerable influence of AI Generated Content on Purchase Intention with coefficient value of 0.5211 having significance value of 0.0000. In addition, there is also a considerable influence of Brand Credibility on Purchase Intention with coefficient value of 0.4574 having significance value of 0.0000. There is also a considerable influence of Perceived Personalization on Brand Credibility with coefficient value of 0.4857 having significance value of 0.0000. At last, there is also a considerable influence of Perceived Personalization on Purchase Intention with coefficient value of 0.3093 having significance value of 0.0000.

6. Recommendations

The above empirical investigation come up with below designed direction.

- FMCG companies should develop accurate, relevant, and engaging AI-generated content to strengthen brand credibility and improve consumers' confidence in advertised products.
- Businesses should use AI to create personalized marketing messages that reflect consumer preferences, interests, and purchasing needs, enhancing perceived personalization.
- FMCG marketers should strategically integrate AI-generated content into promotional campaigns to attract potential customers, communicate product benefits, and stimulate purchasing decisions.
- Companies should ensure that AI-generated advertisements provide truthful product information, consistent brand messaging, and reliable claims to establish consumer trust and credibility.
- Marketers should align personalized AI-generated content with brand standards and customer prospects to improve brand credibility and encourage stronger purchase intentions.
- FMCG companies should disclose AI involvement where appropriate and ensure that created creative material sustains reliable, understandable, and constant with consumer expectations.

- Businesses should analyze customer preferences and behavioral patterns to develop relevant AI-generated content that improves personalization and supports informed purchasing decisions.
- Marketing departments should regularly evaluate AI-generated campaigns through consumer feedback, engagement metrics, brand credibility assessments, and purchase intention indicators to improve performance.
- FMCG companies should implement human oversight and verification procedures to minimize misleading AI-generated claims, protect brand reputation, and maintain consumer confidence.
- Businesses should combine AI-generated content, personalized communication, and credibility-building strategies to create cohesive marketing campaigns that strengthen consumer relationships and purchase intention.

7. Future Prospect of Studies

This empirical work can be incorporated with additional variables that may influence the association between AI-developed creative values and consumer purchase intention in the FMCG sector. In this regards, consumer trust, perceived usefulness, AI transparency, perceived authenticity, privacy concerns, and consumer AI literacy as among the potential mediators or moderators. The study can also examine the contribution of emotional engagement and electronic word-of-mouth to get with deeper insights into consumer replies toward AI-developed marketing inputs. Future research may also compare different industries, geographical regions, and demographic groups to assess the generalizability of existing findings.

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