

**Original Research Article**

# **Understanding the Dynamics of AI Influencers: The Role of Attractiveness, Perceived Expertise, and Entertainment Value in Fashion Purchase Intention**

**Rashmeet Kaur Ajmani<sup>1</sup> and Dr.Rajesh Chouksey<sup>2</sup>**

<sup>1,2</sup>*SIES College of Management Studies, Nerul, India*

Received: 10 September, 2026 | Accepted: 24 September, 2026 | Published: 17 October, 2026

## **Abstract**

The growing use of artificial intelligence (AI) in influencer marketing transformed the way fashion firms connect with consumers. This study examines the impact of AI influencer attractiveness, perceived expertise, and entertainment value on fashion purchase intention for generation Z consumers in Navi Mumbai. Data were acquired by employing a structured questionnaire from 200 generation Z respondents by purposive sampling technique. The proposed research model was examined using Partial Least Squares Structural Equation Modelling (PLS-SEM). Results show that AI influencer attractiveness, perceived expertise and entertainment value positively and significantly influence consumers' fashion buy intention. Perceived expertise was the best predictor of purchase intention among the three antecedents ( $\beta = 0.405$ ,  $t = 8.393$ ,  $p < 0.001$ ), followed by AI influencer attractiveness ( $\beta = 0.303$ ,  $t = 5.208$ ,  $p < 0.001$ ) and entertainment value ( $\beta = 0.260$ ,  $t = 5.451$ ,  $p < 0.001$ ). The structural model explained a large amount of variance in purchase intention ( $R^2=0.758$ ). This study adds to the increasing body of literature on AI influencer marketing by finding salient characteristics of AI influencers that influence consumers' purchase intentions in the fashion industry. The findings have practical implications for fashion marketers and brand managers who wish to use AI influencers as a marketing communication tool to engage Generation Z customers and boost buy intentions.

**Keywords:** AI influencers, attractiveness, perceived expertise, entertainment value, purchase intention, Generation Z, fashion marketing, PLS-SEM.

## 1. Introduction

Artificial intelligence (AI) is rapidly changing today's marketing. It allows firms to give personalised, interactive, technology-driven experiences to consumers. In digital marketing strategies, there is growing adoption of AI tools to increase customer involvement. It also streamlines communication and improves decision-making. One of the most interesting innovations in this area is the beginning of AI influencers or virtual influencers. These are computer created digital characters created to connect with audiences on social media platforms. AI influencers also allow brands a greater degree of control in terms of content creation, message consistency and brand image. It eliminates many of the risks that come with human influencers, such as reputational crises or inconsistent behaviour (Kim & Park, 2023; Teresa Borges-Tiago et al., 2023).

Social media platforms are becoming more and more popular, which has led to the fast acceptance of influencer marketing as a major part of digital marketing strategies. Consumers, especially younger generations are largely dependent on influencers for product suggestions, brand information and purchasing decisions. Brands are looking for new ways to differentiate themselves in very competitive markets. AI influencers are an attractive substitute to human influencers. They can offer continuous interaction, personalised content and engaging digital experiences (Sokolova & Kefi, 2020; Kim & Park, 2023). Recent technological advances in generative AI and computer graphics have significantly improved the realism and believability of AI influencers to develop meaningful relationships with consumers and promote marketing communication (Teresa Borges-Tiago et al., 2023).

The fashion sector has been among the early adopters of AI influencer marketing. It is due to its heavy dependence on visual communication, creativity, and social media involvement. Some global luxury and fashion firms are partnering with AI influencers to market products, develop marketing campaigns and communicate brand values to audiences connected digitally. AI influencers such as Lil Miquela, Imma, and Shudu have even successfully work together with top fashion brands, showing the increasing commercial feasibility of AI-powered influencer marketing (Kim & Park, 2023). Their attractive visuals, constant online presence and ability to design convincing digital experiences have made them particularly expert at pleasing to younger consumers. These consumers constantly seek fashion inspiration on social media channels.

Generation Z is one of the most powerful consumer groups who have grown up with smartphones, social networking platforms and digital technology. They are very open to online communication and influencer-generated content. Digital engagement, entertainment-centric content and visually stimulating social media are increasingly influencing their buying decisions. Therefore, understanding the characteristics influencing Generation Z consumers' responses to AI influencers has emerged as an essential study topic for both scholars and practitioners (Pop et al., 2022; Kim & Park, 2023).

There is a lot of research on influencer marketing. But most of the research has been on human influencers, such as credibility, authenticity, trust, parasocial relationships, and source attractiveness (Sokolova & Kefi, 2020; Jin et al., 2021). Comparatively there has been a little research into major brands' intensifying use of AI influencers. Furthermore, existing studies have predominantly explored the AI influencers in terms of trust, credibility, or

anthropomorphism. There is a dearth of empirical research on the combined impact of attractiveness, perceived expertise, and entertainment value on consumers' fashion purchase intention, especially in the Indian context. Moreover, there is no empirical evidence especially targeted to Generation Z customers in Navi Mumbai. This gap underscores the importance of conducting further research into the determinants that drive the efficacy of AI influencers in fashion marketing.

Based on Source Credibility Theory (Hovland & Weiss, 1951; Ohanian, 1990), this study argues that consumers' assessments of AI influencers are driven by three major traits. Attractiveness refers to the visual appeal and aspirational image projected by AI influencers. Perceived expertise refers to the consumers' perception of the influencer's knowledge and competence regarding fashion products. Entertainment value refers to the degree to which AI-generated content is enjoyable, engaging and able to hold the audience attention (Ducoffe, 1996). Such qualities are likely to positively influence the consumers' purchase intention due to the increased effectiveness of AI influencer endorsements. According to recent studies, AI influencers are more attractive to marketers due to scalability, consistency, and the potential for controlled marketing messaging (Looi & Kahlor, 2024).

Thus, the present study attempts to understand the impact of AI influencer attractiveness, perceived competence and entertainment value on the fashion buy intention of Generation Z customers in Navi Mumbai. A quantitative research design was used and data were collected from 200 respondents through a structured questionnaire. The proposed conceptual model was evaluated using Partial Least Square Structural Equation Modelling (PLS-SEM). The results are likely to contribute to the developing literature on AI influencer marketing by identifying the characteristics of AI influencers that significantly influence consumers' purchase intentions. The study also offers practical implications for fashion marketers and brand managers who wish to develop effective AI influencer programs for digitally connected Generation Z customers.

The remainder of this paper is arranged as follows. The next phase studies the literature related to the topic and creates the research hypothesis. This is followed by research methodology, results and discussion, theoretical and managerial implications, limitations and directions for future research. direction, audience analysis, trend prediction, and recommendation generating.

AI-enabled influencers can identify consumer preferences and provide customised content that resonates with target audiences. This enhances marketing efficacy (Dhiman & Bhati, 2025). However, research highlights the problem about the authenticity, integrity, and acceptance of AI influencers. Consumers are aware that AI influencers do not have real-life experiences. It leads to doubt about the sincerity of product endorsements by AI influencers. Therefore, the drivers of AI influencer effectiveness are a significant field for research (Lee, 2025; Wojciechowski et al., 2025).

The Source Credibility Theory and Social Media Influencer Value (SMIV) framework are often used to explain the effectiveness of influencers. Source Credibility Theory considers attractiveness and expertise as important source characteristics that influence persuasion (Ohanian, 1990), and the SMIV framework points out that entertainment value is an important predictor of consumer responses towards influencer-generated content (Lou & Yuan, 2019). Dhiman and Bhati (2025) also stated that attractiveness, knowledge, and entertainment value are necessary AI-powered influencer traits that influence consumers' purchasing decisions.

## 2. Literature Review and Hypotheses Development

### 2.2 AI Influencer Attractiveness and Fashion Purchase Intention (H1)

Attractiveness is one of the main features of Source Credibility Theory. It is the physical appeal, visual attractiveness and overall likability of a source of communication (Ohanian, 1990). Attractiveness is an important factor in social media platforms. Fashion Customers make judgements based on visual impressions, particularly in fashion-related backgrounds. This is because here items are closely connected with aesthetics and self-presentation (Belanche et al., 2024). Advanced AI technologies allow constant optimisation of visual features of AI influencers. This helps virtual influencers to maintain attractive and striving images at all times (Dhiman & Bhati, 2025).

Consumers recognize attractive communicators with other desirable traits like as competence, credibility, and social position is stated by the Halo Effect. Therefore, attractive influencers often produce more positive evaluations of endorsed products and companies (Ohanian, 1990). Attractive influencers in fashion marketing acts as an aspirational icon. This leads to the followers replicating their look, lifestyle, and purchase patterns (Belanche et al., 2024).

Empirical studies show that attractiveness has a positive impact on customer attitudes and behavioural intentions. Lou d stated that attractiveness is a crucial AI-powered influencer feature linked to favourable purchase intention. Yuan (2019) showed that attractiveness positively influences consumer perceptions of influencer value. This subsequently increases their purchase intentions.

Virtual influencers studies propose that very realistic, human-like AI influencers tend to be perceived as more attractive and effective than less advanced digital influencers (Yang et al., 2023). Also Lu and Chen (2023) specified that physical appeal positively improves followers' connection and estimations of influencer content, which in turn increases persuasive effectiveness.

Therefore, attractive AI influencers are expected to promote consumers' positive opinions of recommended fashion products and improve their propensity to purchase these products. Thus, the following theory is proposed:

**H1: AI influencer attractiveness positively influences fashion purchase intention.**

### 2.3 AI Influencer Perceived Expertise and Fashion Purchase Intention (H2)

Expertise in influencer marketing is the capacity of the influencer to deliver reliable information and make well-informed product recommendations. Consumers tend to trust influencers with high expertise in a specific product category, especially in purchasing decisions with uncertainty or when they need more information (Lou & Yuan, 2019). Expertise in the fashion sector is determined by an influencer's knowledge of current trends, product quality, styling, and brand comparisons.

The ability to demonstrate knowledge is increasingly recognised in AI influencers for strong data-processing capabilities. They can monitor enormous amounts of market data, follow new fashion trends, predict consumer preferences and offer customised recommendations. These skills together with AI-generated insights enable virtual influencers to generate relevant and useful fashion material, hence improving consumers' perceptions of their knowledge and credibility (Dhiman & Bhati, 2025).

"Influencer expertise is an attribute that influences consumer behaviour, and this has been repeatedly confirmed in previous studies. Lou and Yuan (2019) revealed that perceived expertise had a positive impact on

consumer trust and purchase intention. Similarly, Liu (2022) found that consumers' views towards virtual influencer content were more favourable when the influencer was perceived as informed and expert.

In general, consumers are more likely to believe the suggestions of influencers they perceive to be experts, as expert perspectives can help to eliminate uncertainty and make decision-making easier. In fashion, AI influencers that show great understanding of items, trends and styling are more likely to be thought of as a reliable source of information. Therefore, consumers are more likely to believe their suggestions and have higher purchase intentions on the promoted fashion products.

**H2: AI influencer perceived expertise positively influences fashion purchase intention.**

#### **2.4 AI Influencer Entertainment Value and Fashion Purchase Intention (H3)**

Entertainment value is the level of enjoyment, amusement, interestingness and emotional involvement that consumers perceive from influencer-generated content. One of the key dimensions influencing influencer's effectiveness and consumer responses within the Social Media Influencer Value (SMIV) framework is entertainment (Lou & Yuan, 2019).

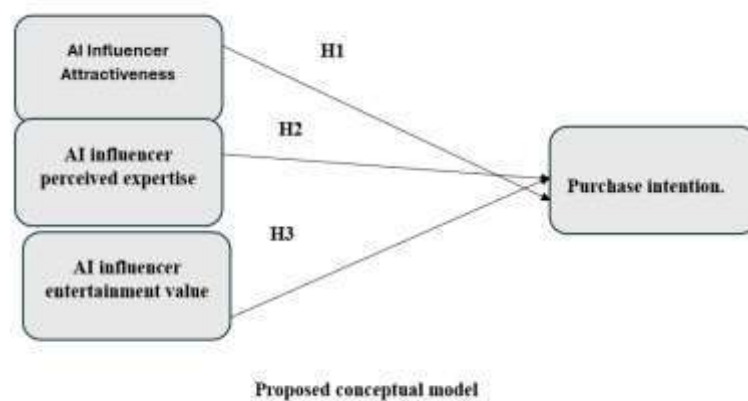
Social media users consume content more and more for fun and leisure. Thus, information that is amusing, novel and exciting is more likely to attract consumers' attention and generate positive sentiments towards the endorsed products. Entertaining material triggers good feelings that can lead to increased consumer engagement and purchase intention (Lou & Yuan, 2019).

Entertainment is one of the main reasons for following AI influencers may studies have shown that. Virtual influencers are popular with consumers because they are unique, they tell innovative stories, they are novel, and their content is visually appealing. These traits distinguish the AI influencers from the typical human influencers, providing greater potential for engagement (Lou et al., 2022; Belanche et al., 2024).

Fashion consumption is often associated with hedonic motives such as pleasure, self-expression and enjoyment. Therefore, the entertainment of AI influencer content may trigger positive emotional responses that will eventually influence consumers' purchase intention toward fashion products. Consumers that appreciate influencer-generated content are often more responsive to marketing messaging and are more inclined to form positive sentiments toward endorsed brands (Dhiman & Bhati, 2025).

Moreover, interesting material improves attention, information processing and emotional engagement, which lead to better customer responses. The fusion of creativity and powerful AI-generated images enables virtual influencers to create engaging experiences that have a beneficial effect on buying decisions (Belanche et al., 2024).

Thus, the entertainment value is expected to have a positive impact on consumers' buying intentions of fashion products promoted by AI influencers.

**H3: AI influencer entertainment value positively influences fashion purchase intention.****Proposed conceptual model****3. Research Methodology**

In this study, the research design used is quantitative research with descriptive research. This study aims to determine the effect of AI influencer attractiveness, perceived expertise, and entertainment value on fashion purchase intention among Generation Z consumers in Navi Mumbai. A survey-based methodology was adopted as it is commonly accepted as an appropriate way for exploring customer perceptions, attitudes and behavioural intentions within digital marketing and influencer marketing research.

Data were acquired from 200 Generation Z respondents of Navi Mumbai by employing purposive sampling technique. Purposive sample was suitable as the study addressed those who actively use social media platforms and know about the AI influencers advertising fashion products. Previous research in influencer marketing have used purposive sampling to study consumer responses within certain user groups that have been exposed to influencer-generated content. The respondents were chosen based on two inclusion criteria: (i) they were members of Generation Z (18–27 years) and (ii) they were actively following AI or virtual influencers on social media sites like Instagram, YouTube or TikTok. The survey was delivered online for two months and the questionnaire link was circulated via social media platforms, educational networks and online forums. Participation in the survey was voluntary, and the academic goal of the study was explained to the respondents before they provided their agreement.

The major instrument for data collection was a structured self-administered questionnaire. The questionnaire consisted of two parts. Section A consisted of questions on the demographic characteristics of the respondents such as gender, age, educational qualification, occupation and daily usage of social media. In section B, the four latent constructs included in the proposed conceptual model; AT, PE, EV and PI were measured.

The measurement items were adapted from scales that were previously validated and reported in the literature to ensure content validity. AI Influencer Attractiveness and Perceived Expertise were measured using 5 items each modified from Ohanian (1990), Sokolova and Kefi (2020), and Kim and Park (2023). Five questions adapted from Ducoffe (1996) and Teresa Borges-Tiago et al. (2023) were used to measure Entertainment Value. Five items derived from Spears and Singh (2004) and Kim and Park (2023) were used to measure Purchase Intention. The phrasing of the items was slightly adapted to the context of AI influencers in the fashion business, but without losing the conceptual significance of the original scales.

All the measurement items were rated on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The five-point scale was chosen for its ease of understanding by respondents and its wide use in consumer behaviour and social media marketing research. The questionnaire was examined by subject matter experts in marketing and research methods for face and content validity before the main survey. Their ideas were considered and necessary adjustments were made to improve clarity, readability and contextual relevance.

Data gathered were coded and processed using METIS to do Partial Least Squares Structural Equation Modelling (PLS-SEM). We deemed PLS-SEM useful as it is well suited for investigating complex interactions between many latent constructs; it accommodates prediction-oriented research models and it works well with moderately sized samples. The analysis was performed in two steps. First, the measuring model was evaluated using outer loadings, Cronbach's alpha, composite reliability, average variance extracted (AVE), Fornell-Larcker criterion and the heterotrait-monotrait (HTMT) ratio to check reliability, convergent validity and discriminant validity. In the second phase, the structural model was analysed using path coefficients ( $\beta$ ), bootstrapped t-statistics, p-values, coefficient of determination ( $R^2$ ), effect size ( $f^2$ ), and variance inflation factor (VIF) to test the provided hypotheses and assess the explanatory power of the research model.

The suggested study model consists of three exogenous constructs; AI Influencer Attractiveness, AI Influencer Perceived Expertise, and AI Influencer Entertainment Value, and one endogenous construct, Fashion Purchase Intention. Therefore, three primary hypotheses were developed to study the effect of AI influencer features on consumers' buy intention in the fashion sector.

**Table 1.** Constructs, Number of Items, and References

| Constructs                             | Number of Items | References                                                |
|----------------------------------------|-----------------|-----------------------------------------------------------|
| AI Influencer Attractiveness (AT)      | 5               | Ohanian (1990); Ahn et al. (2022); Kim & Park (2024)      |
| AI Influencer Perceived Expertise (PE) | 5               | Ohanian (1990); Sokolova & Kefi (2020); Jin et al. (2021) |
| AI Influencer Entertainment Value (EV) | 5               | Lou & Yuan (2019); Yu et al. (2024)                       |
| Purchase Intention (PI)                | 5               | Spears & Singh (2004); Lou & Yuan (2019)                  |

Table 2 shows the demographic profile of the respondents. 200 responses were taken for data analysis. Amongst the respondents, 48% were male and 52% were female. The sample consisted mainly of young adults belonging to Generation Z. Precisely, 35% of the respondents were aged between 21 and 23 years, followed by 34% in the 24–27 years age group and 31% in the 18–20 years age group.

Most of the respondents (58%) were doing undergraduate courses, while 42% were in postgraduate programmes, education qualification wise. In terms of occupational status, 54% of the respondents were students, 39% were working and 7% self-employed. This distribution reflects the predominance of young customers in the academic and professional settings.

The social media usage patterns of the respondents provide more evidence of their digital engagement. The highest proportion of people (37%) spent 1-3 hours each day on social media platforms, closely followed by 35% who spent 3-5 hours every day. Also, 18% said they spend more than five hours a day on social media while just 10% spend less than one hour a day on social media. The results of this show that the respondents are active users of social media and therefore are a suitable sample for the study of the impact of AI influencers on fashion purchase intention.

The demographic profile suggests that the study mainly involved digitally connected Generation Z consumers who frequently interact with social media platforms and are thus appropriate subjects to evaluate AI influencer attractiveness, perceived expertise, entertainment value, and fashion purchase intention.

**Table 2.** Respondents' Profile (N = 200)

| <b>Respondent Profile</b>       | <b>Category</b>   | <b>Frequency</b> | <b>Percentage (%)</b> |
|---------------------------------|-------------------|------------------|-----------------------|
| <b>Gender</b>                   | Male              | 96               | 48                    |
|                                 | Female            | 104              | 52                    |
| <b>Age (Years)</b>              | 18–20             | 62               | 31                    |
|                                 | 21–23             | 70               | 35                    |
|                                 | 24–27             | 68               | 34                    |
| <b>Education</b>                | Undergraduate     | 116              | 58                    |
|                                 | Postgraduate      | 84               | 42                    |
| <b>Occupation</b>               | Student           | 108              | 54                    |
|                                 | Employed          | 78               | 39                    |
|                                 | Self-employed     | 14               | 7                     |
| <b>Daily Social Media Usage</b> | Less than 1 hour  | 20               | 10                    |
|                                 | 1–3 hours         | 74               | 37                    |
|                                 | 3–5 hours         | 70               | 35                    |
|                                 | More than 5 hours | 36               | 18                    |

#### 4. Results

The hypothesised correlations between the constructs of the study were tested using Partial Least Squares Structural Equation Modelling (PLS-SEM). The analysis includes examination of the measurement model (outer model) and the structural model (inner model). We examined the measuring model to evaluate the reliability and validity of the indicators to the latent constructs. The outer loadings were studied to measure the reliability of the indicators. The reliability of the constructs was assessed by Cronbach's alpha, rho\_A and Composite Reliability (CR).

After the reliability test, the construct validity was analysed by means of convergent and discriminant validity. Convergent validity was tested using the Average Variance Extracted (AVE), while the Fornell–Larcker criterion and the Heterotrait–Monotrait Ratio (HTMT) were employed to test discriminant validity. Then, the structural model was assessed using path coefficients ( $\beta$ ), t-statistics, p-values, coefficient of determination ( $R^2$ ), effect size ( $f^2$ ), and variance inflation factor (VIF) to test the hypothesised relationships among the constructs.

First, the factor loadings were analysed to evaluate the reliability of the reflective measuring indicators. The reliability of the constructs was then assessed using Cronbach's alpha, rho\_A, Composite Reliability (CR) and Average Variance Extracted (AVE) to determine reliability and convergent validity of the constructs.

**Table 3.** Outer loadings of the indicators

| Outer Loadings |           |         |
|----------------|-----------|---------|
| Construct      | Indicator | Loading |
| AT             | AT1       | 0.816   |
| AT             | AT2       | 0.836   |
| AT             | AT3       | 0.842   |
| AT             | AT4       | 0.828   |
| AT             | AT5       | 0.812   |
| EV             | EV1       | 0.818   |
| EV             | EV2       | 0.849   |
| EV             | EV3       | 0.821   |
| EV             | EV4       | 0.847   |
| EV             | EV5       | 0.837   |
| PE             | PE1       | 0.825   |
| PE             | PE2       | 0.825   |
| PE             | PE3       | 0.826   |
| PE             | PE4       | 0.843   |
| PE             | PE5       | 0.807   |
| PI             | PI1       | 0.845   |
| PI             | PI2       | 0.862   |
| PI             | PI3       | 0.852   |
| PI             | PI4       | 0.847   |
| PI             | PI5       | 0.872   |

Results in Table 4 confirm the reliability and convergent validity of the measurement methodology. The Cronbach's alpha values for all constructs ranged from 0.883 to 0.908, which are above the recommended value of 0.70 (Hair et al., 2022) and indicating excellent internal consistency. Similarly, the values of the Composite Reliability (CR) were between 0.914 and 0.932, which are greater than the required value of 0.70, demonstrating the reliability of the latent constructs. Moreover, the Average Variance Extracted (AVE) values ranged from 0.681 to 0.732, over the required cut-off of 0.50, confirming good convergent validity of all constructs.

Discriminant validity was tested with the Fornell–Larcker criterion. The square root of the AVE for each construct should be bigger than the correlations between the construct and other constructs (Fornell and Larcker, 1981). As Table 5 shows, the diagonal values indicating the square root of AVE were 0.827 for AI Influencer Attractiveness, 0.825 for AI Influencer Perceived Expertise, 0.835 for AI Influencer Entertainment Value, and 0.856 for Purchase Intention. The discriminant validity was effectively proven since these values were higher than the equivalent inter-construct correlations.

Furthermore, Heterotrait–Monotrait Ratio (HTMT) was used to test the discriminant validity. In Table 6, the HTMT values ranged from 0.780 to 0.888 which are all below the suggested threshold of 0.90 (Henseler et al., 2015). In turn, these results provide empirical evidence for the distinctiveness of each construct and the discriminant validity of the measurement model.

The measurement model was assessed, and then the structural model was tested to examine the hypothesised relationships among the constructs. Multicollinearity was evaluated using the Variance Inflation Factor (VIF) prior to hypothesis testing. According to Hair et al. (2022), VIF values should be kept below 3.3 for the purpose of removing multicollinearity. The results confirmed that all inner and outer VIF values are below the recommended cutoff. This shows the absence of multicollinearity between predictor constructs and measurement indicators.

The bootstrapping approach using 5,000 subsamples and 95% bias-corrected confidence intervals, as anticipated by Hair et al. (2022), was used to estimate the importance of the structural correlations.

Results of hypothesis testing are provided in Table 7. The findings support all three hypotheses; each hypothesis has p-values less than 0.001. This shows statistically significant positive associations between the independent variables and purchase intention.

It is found that AI Influencer Perceived Expertise had the most positive impact on Purchase Intention ( $\beta = 0.405$ ,  $t = 8.393$ ,  $p < 0.001$ ), followed by AI Influencer Attractiveness ( $\beta = 0.303$ ,  $t = 5.208$ ,  $p < 0.001$ ) and AI Influencer Entertainment Value ( $\beta = 0.260$ ,  $t = 5.451$ ,  $p < 0.001$ ). These results indicate that customers tend to produce more purchase intention when they perceive AI influencers as intelligent, visually attractive, and able to provide interesting and entertaining content.

**Table 4.** Construct Reliability & Validity

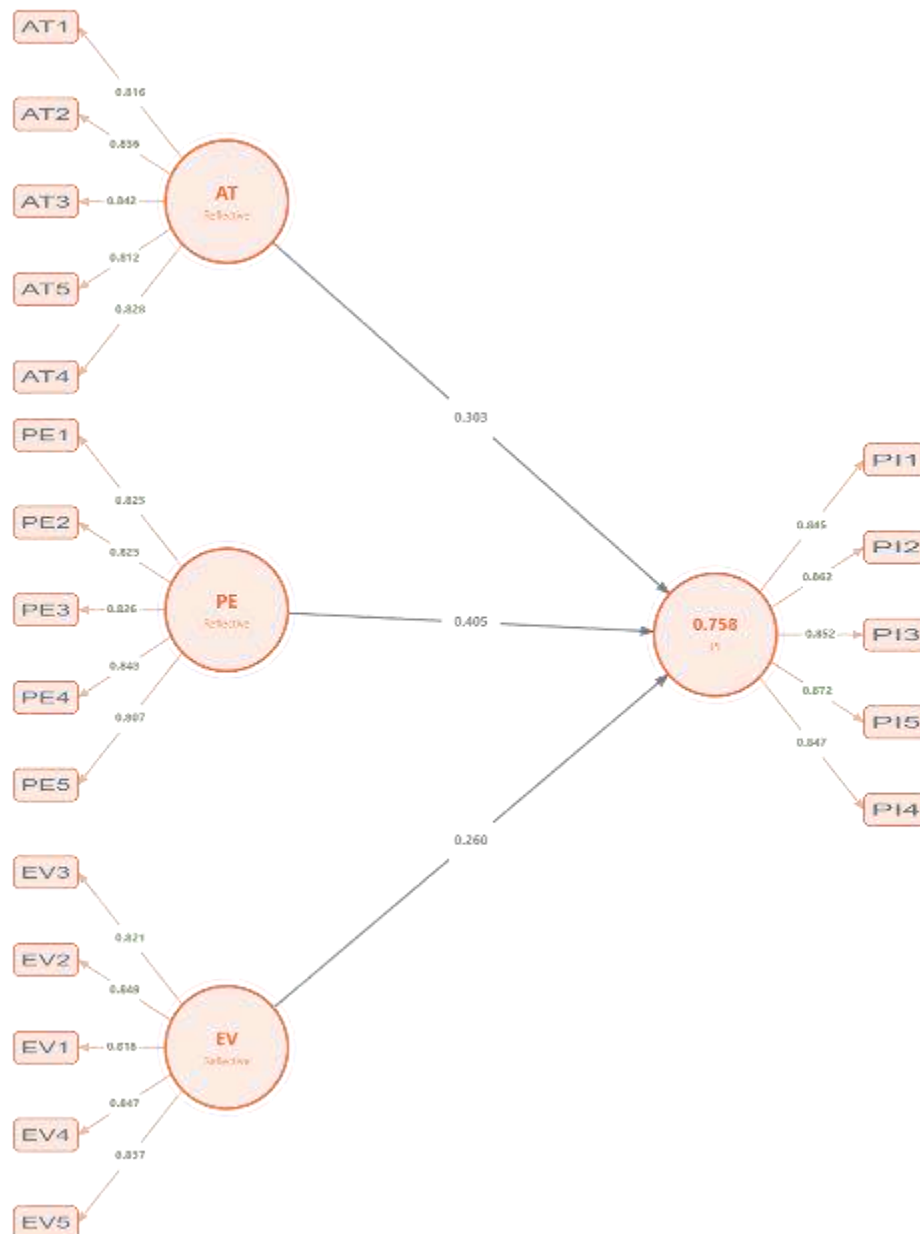
| Construct                           | Cronbach's $\alpha$ | $\rho_A$ | $\rho_C$ | AVE   |
|-------------------------------------|---------------------|----------|----------|-------|
| Influencer Attractiveness (AT)      | 0.884               | 0.886    | 0.915    | 0.684 |
| Influencer Perceived Expertise (PE) | 0.883               | 0.883    | 0.914    | 0.681 |
| Influencer Entertainment value (EV) | 0.891               | 0.893    | 0.920    | 0.696 |
| Purchase Intention (PI)             | 0.908               | 0.909    | 0.932    | 0.732 |

**Table 5.** Discriminant validity Fornell-Larcker criteria

| Fornell-Larcker                     |       |       |       |       |
|-------------------------------------|-------|-------|-------|-------|
| row                                 | AT    | PE    | EV    | PI    |
| Influencer Attractiveness (AT)      | 0.827 | —     | —     | —     |
| Influencer Perceived Expertise (PE) | 0.697 | 0.825 | —     | —     |
| Influencer Entertainment value (EV) | 0.744 | 0.693 | 0.835 | —     |
| Purchase Intention (PI)             | 0.779 | 0.796 | 0.766 | 0.856 |

**Table 6.** Discriminant validity heterotrait-monotrait ratio (HTMT) matrix table

| row                                 | AT    | PE    | EV    | PI |
|-------------------------------------|-------|-------|-------|----|
| Influencer Attractiveness (AT)      | —     | —     | —     | —  |
| Influencer Perceived Expertise (PE) | 0.786 | —     | —     | —  |
| Influencer Entertainment value (EV) | 0.836 | 0.780 | —     | —  |
| Purchase Intention (PI)             | 0.866 | 0.888 | 0.850 | —  |



## Path analysis: SEM model

**Table 7.** Path coefficients, t-values, p-values  
Path Coefficients

| Path     | Original Sample | Sample Mean | SDEV  | t Stat. | p Value |
|----------|-----------------|-------------|-------|---------|---------|
| AT -> PI | 0.303           | 0.302       | 0.058 | 5.208   | <.001   |
| PE -> PI | 0.405           | 0.404       | 0.048 | 8.393   | <.001   |
| EV -> PI | 0.260           | 0.263       | 0.048 | 5.451   | <.001   |

Table 7 reports the outcomes of the hypothesis testing, based on the bootstrapping process. All three proposed relationships were found to be positive and statistically significant ( $p < 0.001$ ) thus supporting all the proposed relationships.

The results show AI Influencer Attractiveness has a significant positive effect on Purchase Intention ( $\beta = 0.303$ ,  $t = 5.208$ ,  $p < 0.001$ ) and H1 is supported. The findings suggest that Generation Z customers are more inclined to buy fashion products which are endorsed by attractive AI influencers.

AI Influencer Perceived Expertise also has the significant positive effect on Purchase Intention ( $\beta = 0.405$ ,  $t = 8.393$ ,  $p < 0.001$ ), therefore it supports hypothesis H2. Of the three predictor variables, perceived expertise was the most powerful factor of buy intention, implying that customers care more about the AI influencer's knowledge, competency, and capacity to give reliable fashion-related information.

In addition, AI Influencer Entertainment Value has a strong positive effect on Purchase Intention ( $\beta = 0.260$ ,  $t = 5.451$ ,  $p < 0.001$ ), which supports H3. The result indicates that fun, engaging and amusing AI generated contents boost consumers' buy intention for fashion products.

The findings clearly demonstrate that all three AI influencer features significantly influence the fashion buy intention of Generation Z customers in Navi Mumbai. The strongest effect was found for Perceived Expertise, with Attractiveness and Entertainment Value being next, indicating that informed and trustworthy AI influencers are vital

## 4. Discussion

The study provides significant understanding on the purpose of AI influencer attributes in changing the fashion buy intentions of Generation Z customers in Navi Mumbai. The structural model reveals that AI Influencer Attractiveness, Perceived Expertise, and Entertainment Value have a significant and favourable effect on consumers' purchase intentions. Of the three antecedents, Perceived Expertise was found to be the most significant predictor of purchase intention, followed by Attractiveness and Entertainment Value. This shows that Generation Z consumers when making fashion-related purchase decisions not only value attractive and entertaining AI influencers but also give importance to their perceived knowledge and competence. The results of the path analysis show some important correlations between the proposed variables and purchase intention. AI Influencer Attractiveness had a positive and significant effect on Purchase Intention ( $\beta = 0.303$ ,  $t = 5.208$ ,  $p < 0.001$ ), which confirms hypothesis H1. The results show that attractive AI influencers have a positive impact on consumers choice of fashion products and purchase intention. This finding is in accordance to the Source Credibility Theory (Ohanian, 1990), which suggests that attractive communicators are more convincing. This is because consumers

associate physical attractiveness with desirable attributes. This findings are same like with earlier studies on influencer marketing that have shown attractiveness as a major feature of formation of consumer attitudes and purchase intentions (Lou & Yuan, 2019; Belanche et al., 2024).

The study also found that AI Influencer Perceived Expertise had the greatest positive influence on Purchase Intention ( $\beta = 0.405$ ,  $t = 8.393$ ,  $p < 0.001$ ), which supports hypothesis H2. This research shows that Generation Z consumers depend momentarily on AI influencers who are regarded to be intelligent, competent, and able to provide credible for advice related to fashion. Consumers seem to appreciate informative and expert opinions when they shop for fashion products, which can reduce the uncertainty related with online purchases. The finding is again consistent with Source Credibility Theory, which says that expertise is an important factor of persuasive communication (Hovland & Weiss, 1951; Ohanian, 1990).

AI Influencer Entertainment Value had e a significant positive effect on Purchase Intention ( $\beta = 0.260$ ,  $t = 5.451$ ,  $p < 0.001$ ), thus confirming hypothesis H3. The results show that customers are more likely to buy fashion products when they are exposed to AI-generated material that is entertaining innovative, and correct. Generation Z consumers use social media actively for amusement and leisure, and engaging material of influencers is a significant factor that influences consumer behaviour. This result is in line with the Social Media Influencer Value (SMIV) framework which considers entertainment as one of the main elements that contribute to influencer effectiveness (Lou & Yuan, 2019). It further confirms earlier study that engaging and fun influencer material increases customer engagement and purchase intention (Teresa Borges-Tiago et al., 2023).

These data together show the multidimensionality of AI influencer marketing in the fashion business. Visual attractiveness catches the consumer's attention, entertainment catches their interest, but perceived expertise is the most influential factor in converting consumer interest into purchase intention. That's a sign that the success of AI influencers isn't just about their tech novelty or photorealism. Consumers on the other hand look to AI influencers for relevant product knowledge, trustworthy reviews and interactive experiences to help them make smarter and wiser buying decisions.

From a managerial standpoint, the findings have substantial implications for fashion brands and digital marketers. If you're a company looking to use AI influencers in your marketing, you should be thinking about creating AI personas that project competence but also have visually appealing and fun content. Rather than visual appeal, brands should invest in AI influencers who can offer meaningful fashion tips, trend analysis, style suggestions and engaging digital experiences. Such a strategy is predicted to boost consumer confidence and to stimulate purchase intentions among digitally active Generation Z consumers.

## 5. Conclusion

The main objective of this study was to analyse the impact of AI Influencer Attractiveness, Perceived Expertise and Entertainment Value on fashion buy intentions of Generation Z consumers in Navi Mumbai. Partial Least Squares Structural Equation Modelling (PLS-SEM) identified all three AI influencer attributes to have a significant beneficial impact on purchase intention.

The AI Influencer Perceived Expertise was the largest predictor of purchase intention, followed by the AI Influencer Attractiveness and Entertainment Value, in that order. Findings indicate that attractive and amusing AI influencers are efficient in capturing consumers' attention, but consumers are more affected by informed and competent AI influencers perceived as providing true fashion-related information. In this way, the study extends

the application of Source Credibility Theory to the emerging context of AI influencer marketing, discussing the importance of competency and attractiveness, and providing insights into the role of entertainment value in motivating consumer activity.

This study adds to the growing literature on AI influencer marketing by analysing the characteristics of AI influencers in the Indian fashion industry particularly in the context of Generation Z consumers. It provides empirical evidence that AI influencers are an outstanding digital marketing tool that affects consumer buy intentions by successfully integrating knowledge, attractiveness and engaging content.

The results imply that in practice, fashion firms should engage with AI influencers who have a high level of domain understanding, attractive digital identities, and the ability to produce engaging and interactive content. These strategies are likely to boost consumer involvement, brand evaluations and ultimately purchase intentions. “AI influencers should not be viewed as a technology innovation, but as a marketing asset that can provide meaningful experiences for consumers.”

However, the study has certain weaknesses despite these contributions. The research was done just among 200 respondents of generation Z in Navi Mumbai which limits the generalisation of the findings to other geographical regions or demographic groups. The study also only examined three characteristics of AI influencers and one behavioural result. Other variables such as trust, authenticity, anthropomorphism, parasocial interaction or perceived credibility should be considered in further research. It can be generalised to different businesses, consumer groups, and cultures. Comparative research of AI influencers and human influencers may shed further light on the evolving nature of influencer marketing.

## References

- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39–50.  
<https://doi.org/10.1177/002224378101800104>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.). Sage Publications.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115–135.  
<https://doi.org/10.1007/s11747-014-0403-8>
- Hovland, C. I., & Weiss, W. (1951). The influence of source credibility on communication effectiveness. *Public Opinion Quarterly*, 15(4), 635–650. <https://doi.org/10.1086/266350>
- Hu, L., & Bentler, P. M. (1998). Fit indices in covariance structure modeling: Sensitivity to under-parameterized model misspecification. *Psychological Methods*, 3(4), 424–453.
- Joshi, A., Kale, S., Chandel, S., & Pal, D. K. (2015). Likert scale: Explored and explained. *British Journal of Applied Science & Technology*, 7(4), 396–403.
- Lou, C., & Yuan, S. (2019). Influencer marketing: How message value and credibility affect consumer trust, purchase intention, and social media engagement. *Journal of Interactive Advertising*, 19(1), 58–73.  
<https://doi.org/10.1080/15252019.2018.1533501>

- Ohanian, R. (1990). Construction and validation of a scale to measure celebrity endorsers' perceived expertise, trustworthiness, and attractiveness. *Journal of Advertising*, 19(3), 39–52.  
<https://doi.org/10.1080/00913367.1990.10673191>
- Spears, N., & Singh, S. N. (2004). Measuring attitude toward the brand and purchase intentions. *Journal of Current Issues & Research in Advertising*, 26(2), 53–66. <https://doi.org/10.1080/10641734.2004.10505164>
- Ajzen, I. (1991).  
The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.  
[https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Djafarova, E., & Trofimenko, O. (2019). 'Instafamous' – credibility and self-presentation of micro-celebrities on social media. *Information, Communication & Society*, 22(10), 1432–1446.  
<https://doi.org/10.1080/1369118X.2018.1438491>
- Jin SV, Ryu E, Muqaddam A (2021), "I trust what she's #endorsing on Instagram: moderating effects of parasocial interaction and social presence in fashion influencer marketing". *Journal of Fashion Marketing and Management: An International Journal*, Vol. 25 No. 4 pp. 665–681, doi: <https://doi.org/10.1108/JFMM-04-2020-0059>
- Joshi, A., Kale, S., Chandel, S., & Pal, D. K. (2015).**  
Likert scale: Explored and explained. *British Journal of Applied Science & Technology*, 7(4), 396–403.
- Hyojung Kim, Minjung Park, When digital celebrity talks to you: How human-like virtual influencers satisfy consumer's experience through social presence on social **media** endorsements, *Journal of Retailing and Consumer Services*, Volume 76, 2024, 103581, ISSN 0969-6989, <https://doi.org/10.1016/j.jretconser.2023.103581>
- Fatema Juzer Ujjainwala. et al. In4luence of AI-Generated In4luencer Content on Brand Trust and Authenticity Perceptions " *Journal of Marketing & Social Research*, vol. 02, no. 09, 2025, pp. 256-262
- Sokolova, K., & Kefi, H. (2020).** Instagram and YouTube bloggers promote it, why should I buy? How credibility and parasocial interaction influence purchase intentions. *Journal of Retailing and Consumer Services*, 53, 101742. <https://doi.org/10.1016/j.jretconser.2019.01.011>
- Lee, G., & Kim, H.-Y. (2024). Human vs. AI: The battle for authenticity in fashion design and consumer response. *Journal of Retailing and Consumer Services*, 77, 103690. <https://doi.org/10.1016/j.jretconser.2023.103690>
- Kim, H., & Park, M. (2024). When digital celebrity talks to you: How human-like virtual influencers satisfy consumers' experience through social presence on social media endorsements. *Journal of Retailing and Consumer Services*, 76, 103581. <https://doi.org/10.1016/j.jretconser.2023.103581>
- Ahn, R. J., Cho, S. Y., & Tsai, W. S. (2022). Demystifying CGI influencers: The effect of perceived anthropomorphism and social presence on brand outcomes. *Journal of Interactive Advertising*, 22, 327.
- Akhtar, N., Hameed, Z., Islam, T., Pant, M. K., Sharma, A., Rather, R. A., & Kuzior, A. (2024). Avatars of influence: Understanding how virtual influencers trigger consumer engagement on online booking platforms. *Journal of Retailing and Consumer Services*, 78, 103742. <https://doi.org/10.1016/j.jretconser.2024.103742>

- Yu, J., Dickinger, A., So, K. K. F., & Egger, R. (2024). Artificial intelligence-generated virtual influencer: Examining the effects of emotional display on user engagement. *Journal of Retailing and Consumer Services*, 76, 103560. <https://doi.org/10.1016/j.jretconser.2023.103560>
- Looi, J., & Kahlor, L. A. (2024). Artificial intelligence in influencer marketing: A mixed-method comparison of human and virtual influencers on Instagram. *Journal of Interactive Advertising*, 24(2), 107–126. <https://doi.org/10.1080/15252019.2024.2313721>