Jurnal Penelitian Ilmu Ekonomi dan Keuangan Syariah
Volume. 4, Nomor. 4, November 2026
e-ISSN :2988-134X ; p-ISSN :2988-148X; Hal. 33-53
DOI: https://doi.org/10.59059/jupiekes.v4i4.3472
Tersedia: https://journal.staiypiqbaubau.ac.id/index.php/jupiekes

The Role of Trust in the Relationship Between Customer Experience and Purchase Intention in Agentic AI-Based Marketing

Muhammad Iqbal[1*], Ullya Rahmi Aswin[2], Howardi Visza Adha[3]
[1]Universitas Sumatera Selatan, Indonesia
[2]Universitas Putra Indonesia "YPTK" Padang, Indonesia
[3]Universitas Baiturrahmah
Email: dhaniel.daniel@gmail.com[1], aswinullyarahmi@gmail.com[2], howardivisza@fekon.unbrah.ac.id[3]

Corresponding author: dhaniel.daniel@gmail.com

Abstract. The emergence of Agentic Artificial Intelligence (Agentic AI) is transforming marketing management through systems capable of understanding consumer objectives, generating recommendations, evaluating alternatives, and supporting purchasing decisions. This study aims to examine the effect of Customer Experience on Purchase Intention, both directly and indirectly through Trust as a mediating variable in Agentic AI-based marketing. A quantitative approach with an explanatory research design and cross-sectional survey method was employed. Data were collected from 146 respondents with experience using AI technologies for information search, product recommendations, customer service, or digital purchasing activities. Respondents were selected using purposive sampling. Data were collected through a five-point Likert-scale questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The results show that Customer Experience positively and significantly affects Trust ($\beta = 0.782$; $p < 0.001$) and Purchase Intention ($\beta = 0.318$; $p < 0.001$). Trust also positively and significantly affects Purchase Intention ($\beta = 0.566$; $p < 0.001$) and significantly mediates the relationship between Customer Experience and Purchase Intention ($\beta = 0.443$; $p < 0.001$), indicating partial mediation. The model explains 67.4% of Purchase Intention variance. These findings highlight the importance of relevant, personalized, transparent, accurate, secure, and reliable Agentic AI systems in strengthening customer experience, trust, and purchase intention.

Keywords: Agentic AI; Customer Experience; Marketing Management; Purchase Intention; Trust.

1. INTRODUCTION

The development of artificial intelligence (AI) has fundamentally transformed how organizations create, deliver, and manage customer value. AI is no longer used merely to automate administrative activities or analyze historical data; it has increasingly become embedded in customer segmentation, personalization, product recommendation, marketing communication, customer service, and decision-making processes. From a marketing perspective, this transformation indicates a shift from viewing technology as a supporting tool toward recognizing technology as an active component of customer value creation. Huang and Rust (2021) argue that AI in marketing has evolved from mechanical capabilities that automate repetitive activities toward thinking and feeling capabilities that support decision-making and the understanding of human interactions. This transformation makes AI increasingly relevant to the relationship between firms and customers. Davenport et al. (2020) similarly argue that AI has the potential to reshape marketing through advanced analytics, personalization, and automation. Consequently, the transformation of AI in marketing concerns not only operational efficiency but also fundamental changes in customer journeys and consumer behavior.

Naskah Masuk: 10 Juli, 2026; Revisi: 20 Agustus 2026; Diterima: 30 September 2026; Terbit: 01 November 2026

The emergence of generative AI has accelerated this transformation. Generative AI enables systems to produce text, images, recommendations, conversational responses, and marketing content in increasingly adaptive and contextual ways. Dwivedi et al. (2023) demonstrate that the emergence of large language models and generative AI has created substantial implications for organizations, including marketing and customer communication. Kshetri et al. (2024) identify generative AI as a technology with broad implications for personalization, customer engagement, customer experience, and marketing content creation. Huang and Rust (2024) further argue that generative AI is likely to reshape how marketers interact and communicate with customers, particularly through its ability to generate and deliver relevant information at scale. However, this technological evolution is now moving beyond content generation toward systems capable of planning, reasoning, coordinating information, and executing actions with increasing degrees of autonomy, commonly referred to as agentic AI.

Agentic AI represents an emerging stage of AI development in which systems do not merely respond to user prompts but can operate more proactively and pursue predefined goals. In marketing environments, such capabilities may allow AI systems to identify customer needs, generate recommendations, adapt communication according to interactional context, coordinate across digital systems, and potentially support or execute stages of the purchasing process. This distinction is important because AI agents may generate different consumer responses from conventional chatbots or recommendation systems. Zhao et al. (2025), for example, show that AI agents are increasingly perceived as "intelligent partners" in consumer contexts and that trust plays an important role in their acceptance and use. As AI autonomy increases, consumers may evaluate not only the quality of AI outputs but also whether the system is competent, reliable, transparent, and aligned with their interests. Therefore, higher levels of AI autonomy make it increasingly important to understand the psychological mechanisms that determine whether consumers are willing to accept AI-generated recommendations and actions.

This issue is particularly important in marketing because the ultimate objective of digital interaction is not merely engagement but also behavioral response. One of the most important responses is purchase intention, referring to consumers' willingness or tendency to purchase a product or service after evaluating available information and experiences. According to the Theory of Planned Behavior, intention represents an important proximal determinant of actual behavior because it reflects an individual's readiness to perform a particular action (Ajzen, 1991). In digital commerce, purchase intention is influenced not only

by product attributes but also by information quality, perceived risk, interaction experience, trust, and the quality of technologies supporting the customer journey (Kim & Peterson, 2017; Pavlou, 2003). As AI increasingly assumes the role of recommendation provider, information intermediary, personalization engine, and decision-support agent, understanding the determinants of purchase intention becomes increasingly important.

One factor that may explain purchase intention in AI-mediated environments is customer experience. Customer experience encompasses customers' perceptions and evaluations formed across multiple interactions and touchpoints throughout the customer journey (Lemon & Verhoef, 2016). In digital environments, customer experience is no longer determined solely by employees or physical service attributes but is increasingly shaped by interfaces, algorithms, chatbots, recommendation systems, personalization mechanisms, and technology-enabled service quality. De Keyser et al. (2020) emphasize that customer experience is multidimensional and emerges from interactions between customers and multiple touchpoints within a broader service ecosystem. Accordingly, Agentic AI may constitute a strategic touchpoint that directly influences customers' perceptions of convenience, relevance, responsiveness, personalization, and interaction quality.

The relationship between AI and customer experience becomes more complex when AI systems possess agent-like interaction capabilities. Puntoni et al. (2021) argue that AI can reshape consumer experiences by changing how consumers perceive, feel about, and interact with technology. In practical terms, AI systems capable of responding rapidly, understanding contextual information, retaining preferences, and generating relevant recommendations may create more personalized and efficient experiences. Previous research on AI chatbots also indicates that interaction quality, interactivity, and human-like characteristics can influence consumer evaluations and trust toward AI systems (Araujo, 2018; Ashfaq et al., 2020). Syarifudin et al. (2025) further demonstrate that AI-chatbot service quality can enhance customer experience, trust, and engagement, which subsequently influence purchase intention. These findings suggest that customer experience represents an important mechanism through which AI-mediated interactions can be translated into behavioral responses.

Nevertheless, a positive customer experience may not automatically generate purchase intention if consumers do not trust the system providing information or recommendations. Trust becomes increasingly critical when consumers interact with autonomous technologies. Morgan and Hunt (1994) identify trust as a fundamental component of relationship marketing because it enables parties to accept uncertainty and sustain relationships. In electronic commerce, trust also reduces uncertainty because consumers cannot fully evaluate products or

sellers through direct physical interaction (Gefen et al., 2003; Pavlou, 2003). When recommendations or decisions are generated by AI, the object of trust becomes more complex because consumers may evaluate not only the company or brand but also the competence, reliability, and integrity of the algorithmic system involved in the decision process.

Research on AI demonstrates that trust is a central determinant of technology acceptance and consumer response. Castelo et al. (2019) show that consumers do not automatically accept algorithmic recommendations because acceptance depends partly on task characteristics and perceptions of human versus algorithmic capabilities. Longoni et al. (2019) similarly demonstrate that consumers can resist AI when they perceive a task as requiring uniquely human capabilities. Conversely, trust may increase when consumers perceive AI as competent and reliable. More recent research shows that interactivity and perceived humanness can influence trust toward AI chatbots in e-commerce (Khan et al., 2024), while Zhao et al. (2025) demonstrate that trust represents an important mechanism underlying consumer acceptance of AI agents. Therefore, trust should not be regarded as a secondary consequence of AI adoption but as a central construct determining whether AI-enabled marketing interactions are successful.

AI characteristics may also influence how consumers evaluate marketing communication. When consumers recognize that a marketing communication has been generated or delivered by AI, perceptions of transparency, authenticity, competence, and manipulation may emerge simultaneously. Lim et al. (2023) emphasize that generative AI creates both opportunities and challenges concerning transparency, accountability, and trust. In the context of generative-AI-driven marketing communication, recent evidence indicates that anthropomorphism and transparency can influence consumer trust and behavioral intentions (Journal of Consumer Marketing, 2024). Furthermore, recent research on consumer aversion to AI in marketing communication suggests that some consumers may develop skepticism and perceive manipulative intentions when AI is used in persuasive marketing activities (Pierre et al., 2026). These findings demonstrate that increasing technological sophistication does not necessarily produce positive consumer responses. AI autonomy and technological capability must be accompanied by positive experiences and sufficient trust.

These relationships can be theoretically explained through the Stimulus–Organism–Response (S-O-R) framework proposed by Mehrabian and Russell (1974). The S-O-R framework argues that environmental stimuli influence individuals' internal psychological states, which subsequently produce behavioral responses. In the present study, Agentic AI characteristics and interactions can be conceptualized as technology-related stimuli. Customer

experience and trust represent internal evaluations formed through interactions with the AI system, whereas purchase intention represents the behavioral response. The S-O-R framework has been widely applied in digital commerce and consumer research because it provides a mechanism for explaining how technological or environmental characteristics influence psychological evaluations and behavioral intentions. Recent research on AI chatbots has also adopted the S-O-R perspective to examine relationships among AI service quality, customer experience, trust, engagement, and purchase intention (Syarifudin et al., 2025). Therefore, S-O-R provides a theoretically appropriate foundation for explaining how Agentic AI may influence consumer purchasing responses through experience and trust.

Despite the growing literature, an important research gap remains. Much of the existing literature focuses on chatbots, recommendation systems, AI-powered retail platforms, generative-AI-generated content, or conversational AI, whereas empirical research explicitly examining the marketing consequences of agentic AI characterized by autonomy and action-oriented capabilities remains limited. Existing research has extensively investigated technology adoption, chatbot quality, personalization, anthropomorphism, perceived usefulness, trust, and customer satisfaction. For example, research on AI-powered retail platforms demonstrates the importance of trust and perceived usefulness in shaping purchase intention (Young Consumers, 2024), while research on AI chatbots shows that trust, experience, and engagement are associated with purchase intention (Syarifudin et al., 2025). Recent research on AI-generated review summaries further demonstrates that algorithm trust and perceived diagnosticity can mediate the relationship between AI-related information characteristics and online purchase intention (Alkhofaily & Noureldin, 2026). However, these studies do not fully explain how customer experience and trust jointly account for purchase intention when consumers interact with increasingly agentic AI systems.

This gap indicates the need to move beyond the question of whether AI is effective toward understanding why consumers are willing to trust and follow AI during the purchasing process. This question becomes particularly important because Agentic AI may transform the role of technology from an information-support tool into an active participant in the customer journey. Under such conditions, customer experience and trust may determine whether AI autonomy is accepted or instead generates resistance, uncertainty, and skepticism. Research on consumer trust toward AI agents emphasizes the importance of trust in technology acceptance (Zhao et al., 2025), while AI marketing research highlights the role of interaction quality and consumer experience in shaping behavioral responses (Puntoni et al., 2021; Kshetri et al., 2024). Integrating customer experience and trust within a purchase-intention model can

therefore provide a more comprehensive explanation of consumer behavior in the emerging era of Agentic AI.

Accordingly, this study aims to examine the effects of customer experience and trust on purchase intention in the context of Agentic AI in marketing management. Specifically, the study investigates whether customer experience generated through interaction with Agentic AI increases consumers' purchase intention and whether trust in AI systems contributes directly to consumers' willingness to purchase. Theoretically, this study contributes by extending the S-O-R framework to the emerging context of Agentic AI and integrating customer experience and trust to explain consumer behavioral responses. Empirically, the study extends AI marketing research beyond conventional chatbots and generative AI toward more autonomous and action-oriented AI systems. Practically, the findings are expected to help firms design Agentic AI systems that are not only technologically efficient but also capable of delivering relevant, transparent, trustworthy, and customer-centered experiences that ultimately encourage purchase intention.

2. LITERATURE REVIEW

The Stimulus–Organism–Response (S-O-R) framework developed by Mehrabian and Russell (1974) explains how environmental stimuli influence individuals' internal psychological states and subsequently generate behavioral responses. In consumer research, the framework is useful because purchasing behavior is not determined solely by external technological stimuli. Consumers first process and evaluate these stimuli cognitively and affectively before developing behavioral intentions. In digital marketing, stimuli may include personalization, interactivity, information quality, responsiveness, and technological capabilities, while the organism represents internal evaluations such as customer experience and trust. The response may appear as purchase intention, repurchase intention, or other behavioral outcomes.

This framework is particularly relevant to Agentic AI, which represents an emerging development in artificial intelligence characterized by planning, reasoning, decision-making, tool utilization, and relatively autonomous action execution. Unlike conventional chatbots that primarily respond to user commands, Agentic AI can proactively support customers, personalize recommendations, and execute multiple actions to achieve specific objectives. Zhao et al. (2025) explain that AI agents are evolving from task-specific systems toward intelligent partners capable of perceiving information, making decisions, and performing actions. In marketing, these capabilities can improve customer-needs identification, product

recommendations, personalization, and customer journey management. However, greater autonomy can also create uncertainty when AI actions are perceived as inappropriate or insufficiently transparent.

Customer Experience represents the consumer's overall cognitive, emotional, sensory, and behavioral evaluation of interactions throughout the customer journey. Lemon and Verhoef (2016) emphasize that customer experience develops across multiple touchpoints before, during, and after purchase, while De Keyser et al. (2020) describe it as multidimensional and context dependent. In AI-mediated environments, responsiveness, personalization, contextual understanding, interaction quality, and recommendation relevance can substantially shape customer experience. Agentic AI may create more dynamic experiences by understanding customer preferences and providing personalized assistance. Previous research also indicates that chatbot interaction characteristics can influence consumer evaluations and trust (Araujo, 2018; Ashfaq et al., 2020). Therefore, Customer Experience in this study refers to consumers' overall evaluation of interactions generated through Agentic AI during marketing and purchasing activities.

Trust represents consumers' confidence that an exchange partner or technological system is competent, reliable, honest, and dependable. Morgan and Hunt (1994) identify trust as a fundamental element of relationship marketing, while Gefen et al. (2003) and Pavlou (2003) demonstrate its importance in reducing uncertainty in electronic commerce. In Agentic AI environments, trust becomes particularly important because consumers may delegate information-search, evaluation, and decision-making activities to AI. Consumers are more likely to accept AI recommendations when they perceive the system as capable, reliable, transparent, and aligned with their interests. Conversely, algorithm aversion and perceptions of limited human capability may reduce acceptance (Castelo et al., 2019; Longoni et al., 2019). Thus, Trust reflects consumers' confidence in the competence, reliability, transparency, and dependability of Agentic AI.

Purchase Intention represents consumers' willingness or tendency to purchase a product or service. Ajzen (1991) positions behavioral intention as an important predictor of actual behavior, while Pavlou (2003) highlights the role of trust in facilitating electronic transactions. In Agentic AI-enabled marketing, relevant recommendations, personalized information, and efficient interactions can reduce decision-making effort and increase purchase intention. A positive Customer Experience is therefore expected to encourage favorable purchasing evaluations, whereas greater Trust can reduce uncertainty and perceived risk. Based on the S-O-R perspective, Agentic AI functions as the technological stimulus, Customer Experience and

Trust represent internal consumer evaluations, and Purchase Intention constitutes the behavioral response. The proposed relationships are consequently Agentic AI → Customer Experience → Purchase Intention and Agentic AI → Trust → Purchase Intention.

3. RESEARCH METHODS

This study employs a quantitative approach using an explanatory research design. This design is adopted to explain the causal relationships among Customer Experience, Trust, and Purchase Intention in the context of Agentic AI use in digital marketing activities. Specifically, the study examines whether consumers' experiences when interacting with Agentic AI can increase purchase intention, both directly and indirectly through the development of Trust as a mediating variable.

The study adopts a cross-sectional survey design, in which data are collected from respondents during a specific period using a structured questionnaire. This approach enables the researcher to obtain empirical evidence regarding consumers' perceptions of their experiences when using Agentic AI to obtain information, recommendations, product evaluations, and assistance throughout the purchasing process.

Conceptually, this study is grounded in the Stimulus–Organism–Response (S-O-R) framework. In the research context, Agentic AI represents the technological context that facilitates interactions between consumers and AI systems. Customer Experience represents consumers' internal evaluation of these interactions, while Trust represents consumers' confidence in the capability, reliability, security, and credibility of Agentic AI. Subsequently, Purchase Intention represents the behavioral response reflected in consumers' tendency to make a purchase.

The research model positions Trust as a mediating variable. Therefore, the study examines not only the direct effect of Customer Experience on Purchase Intention but also whether positive customer experiences enhance Trust, which subsequently increases Purchase Intention. The structural model is formulated as follows:

Customer Experience → Trust → Purchase Intention

In addition, the direct path Customer Experience → Purchase Intention is included to determine the nature of the mediation effect of Trust.

Data are analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM is selected because the study involves latent constructs measured through multiple indicators and aims to examine both direct and indirect relationships. The analysis

follows the assessment of the measurement model and structural model (Hair & Alamer, 2022; Sarstedt et al., 2022).

The population of this study consists of consumers who have previously used or interacted with Artificial Intelligence-based technologies in digital marketing and purchasing activities. These technologies include AI chatbots, AI shopping assistants, AI-based product recommendation systems, conversational AI, generative AI for product searches, and AI systems that provide recommendations or assistance throughout the purchasing process.

The study employs purposive sampling, in which respondents are selected based on specific characteristics relevant to the research objectives. This technique is appropriate because not all consumers have experience using Agentic AI in marketing and purchasing contexts.

The respondent inclusion criteria are: (1) being at least 18 years old; (2) having previously used or interacted with AI technology; (3) having used AI to search for product information, obtain recommendations, compare products, or receive customer service assistance; (4) having experience purchasing products through digital platforms; and (5) voluntarily agreeing to participate in the study.

Based on the data collection, screening, and completeness assessment processes, 146 valid respondents met the research criteria. All 146 respondents were included as the final sample for the PLS-SEM analysis. Thus, the final sample size was N = 146. This sample was used to estimate the structural model consisting of Customer Experience as the exogenous construct, Trust as the mediating construct, and Purchase Intention as the endogenous construct.

Primary data were collected through an online questionnaire. The use of an online questionnaire enabled the researcher to reach consumers who had experience using AI technology in digital marketing and purchasing activities. The questionnaire began with screening questions to ensure that respondents had actual experience using AI technology in digital marketing or digital purchasing contexts. Respondents were then asked to evaluate their experiences, level of trust in Agentic AI, and intention to purchase based on AI assistance or recommendations.

The questionnaire consisted of three sections. The first section contained screening questions and respondent characteristics. The second section measured the three main constructs: Customer Experience, Trust, and Purchase Intention. The third section collected demographic characteristics and information concerning AI usage. Before the main data collection, the instrument was reviewed to ensure the clarity of the wording, relevance of the

indicators, and appropriateness of the items within the Agentic AI context. The collected data were subsequently examined for completeness and consistency before being analyzed using SmartPLS.

This study consists of three main constructs: Customer Experience (CE) as the exogenous variable, Trust (TR) as the mediating variable, and Purchase Intention (PI) as the endogenous variable. All three constructs are specified as reflective constructs, as their indicators are considered manifestations of the underlying latent constructs.

Table 1. Variable Operationalization.

Variable	Operational Definition	Indicators	Code	Scale
Customer Experience	Consumers' overall evaluation of the experience obtained when interacting with Agentic AI during information search, product evaluation, recommendation, and purchasing processes.	Interaction with Agentic AI is enjoyable	CE1	Likert 1–5
		Agentic AI provides a comfortable experience	CE2	Likert 1–5
		Agentic AI understands my needs	CE3	Likert 1–5
		Agentic AI provides a personalized experience	CE4	Likert 1–5
		Agentic AI makes product searches easier	CE5	Likert 1–5
		Overall, I have a positive experience with Agentic AI	CE6	Likert 1–5
Trust	Consumers' belief that Agentic AI is capable, reliable, safe, credible, and able to provide trustworthy recommendations.	I trust Agentic AI to be reliable	TR1	Likert 1–5
		I trust the information provided by Agentic AI	TR2	Likert 1–5
		I believe Agentic AI has adequate capabilities	TR3	Likert 1–5
		I feel safe when using Agentic AI	TR4	Likert 1–5
		I trust the recommendations provided by Agentic AI	TR5	Likert 1–5
		Overall, I trust Agentic AI	TR6	Likert 1–5
Purchase Intention	Consumers' tendency or willingness to purchase products after receiving information, recommendations, or assistance from Agentic AI.	I intend to purchase products recommended by Agentic AI	PI1	Likert 1–5
		I am likely to purchase after using Agentic AI	PI2	Likert 1–5
		I will consider Agentic AI recommendations when making a purchase	PI3	Likert 1–5
		I am willing to purchase products with the assistance of Agentic AI	PI4	Likert 1–5
		I would choose a product recommended by Agentic AI if it meets my needs	PI5	Likert 1–5

Customer Experience is measured based on the customer experience perspective throughout the customer journey. Lemon and Verhoef (2016) explain that customer experience is formed through multiple touchpoints throughout the consumer journey. In this study, Agentic AI is considered an important digital touchpoint that may influence consumers' evaluations of their overall experience.

Trust is operationalized based on the literature concerning trust in marketing relationships and digital environments. This concept emphasizes reliability, competence, credibility, security, and confidence in the party or system used by consumers (Morgan & Hunt, 1994; Gefen et al., 2003; Pavlou, 2003). In this study, the object of trust is specifically Agentic AI. Purchase Intention represents consumers' tendency to make a purchase after receiving experiences and assistance from Agentic AI. This construct is associated with the concept of behavioral intention and consumer behavioral intentions in digital environments (Ajzen, 1991; Pavlou, 2003).

The study develops a mediation model to explain the mechanism underlying the relationship between Customer Experience and Purchase Intention. The model assumes that positive experiences when interacting with Agentic AI can strengthen Trust, while Trust subsequently increases Purchase Intention.

Based on the proposed model, the research hypotheses are formulated as follows:

H1: Customer Experience has a positive effect on Trust.

H2: Customer Experience has a positive effect on Purchase Intention.

H3: Trust has a positive effect on Purchase Intention.

H4: Trust mediates the effect of Customer Experience on Purchase Intention.

H1 assumes that a positive interaction experience with Agentic AI increases consumers' confidence in the system's capabilities and reliability. H2 assumes that positive customer experiences increase consumers' tendency to make a purchase. H3 assumes that consumers with higher levels of trust in Agentic AI are more willing to follow AI recommendations or assistance during the purchasing process. H4 represents the main mediation hypothesis because it examines whether Trust functions as a psychological mechanism linking Customer Experience to Purchase Intention.

The measurement model is evaluated to ensure that all indicators reliably and validly measure the intended constructs. Since the three constructs are specified as reflective constructs, the assessment includes indicator reliability, internal consistency reliability, convergent validity, and discriminant validity.

Indicator reliability is assessed using outer loadings. A loading value of ≥ 0.70 indicates an adequate contribution of an indicator to its respective construct. Indicators with loadings between 0.40 and 0.70 may be considered for removal if their deletion improves the quality of the measurement model without compromising content validity.

Internal consistency reliability is assessed using Cronbach's Alpha and Composite Reliability, with values ≥0.70 generally considered acceptable. Convergent validity is assessed using Average Variance Extracted (AVE), with a minimum value of 0.50.

Discriminant validity is assessed using the Heterotrait–Monotrait Ratio (HTMT). An HTMT value below 0.85 represents a conservative criterion, whereas values below 0.90 may be acceptable for constructs that are conceptually related (Henseler et al., 2015; Sarstedt et al., 2022).

Table 2. Measurement Model Evaluation Criteria.

Criterion	Measure	Recommended Threshold
Indicator reliability	Outer loading	≥ 0.70
Internal consistency	Cronbach's Alpha	≥ 0.70
Internal consistency	Composite Reliability	≥ 0.70
Convergent validity	AVE	≥ 0.50
Discriminant validity	HTMT	< 0.85 or < 0.90
Multicollinearity	VIF	< 5.00

After the measurement model satisfies the required reliability and validity criteria, the analysis proceeds to the evaluation of the structural model. The assessment includes Variance Inflation Factor (VIF), coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and path coefficients.

R^2 is used to assess the ability of exogenous constructs to explain the variance of endogenous constructs. In this study, the first R^2 value indicates the extent to which Customer Experience explains Trust. The subsequent R^2 value indicates the extent to which Customer Experience and Trust explain Purchase Intention.

Effect size (f^2) is used to evaluate the relative contribution of each predictor to an endogenous construct. Q^2 is used to assess the predictive relevance of the structural model.

Multicollinearity is assessed using VIF. Low VIF values indicate that predictor constructs do not exhibit excessive correlations that could distort the estimation of structural relationships.

Mediation analysis represents a central component of this study. Trust is positioned as a mediator explaining how Customer Experience influences Purchase Intention.
The indirect effect is examined through the following pathway:
Customer Experience → Trust → Purchase Intention
Mathematically, the indirect effect is expressed as:
Indirect Effect = (CE → TR) × (TR → PI)

The mediation effect is tested using 5,000 bootstrap subsamples. The mediation effect is considered statistically significant when the confidence interval of the indirect effect does not include zero.

The nature of mediation is determined by comparing the direct and indirect effects. When both the direct and indirect effects are significant, the relationship indicates partial mediation. When the indirect effect is significant while the direct effect is not significant, the relationship indicates indirect-only/full mediation, while considering the direction and significance of the estimated effects.

Therefore, H4 does not merely establish the existence of a statistical relationship but also explains the mechanism through which Customer Experience contributes to Purchase Intention through Trust.

The hypotheses are tested using a bootstrapping procedure with 5,000 subsamples. The parameters considered include the path coefficient (β), t-statistic, p-value, and confidence interval. At the 5% significance level, a hypothesis is supported when the p-value is below 0.05 and the coefficient direction is consistent with the proposed hypothesis. For the mediation hypothesis, the decision is primarily based on the significance of the indirect effect and its confidence interval.

Because Customer Experience, Trust, and Purchase Intention are measured from the same respondents using the same questionnaire, the study considers the potential presence of common method bias. Procedural remedies include maintaining respondent anonymity, providing neutral instructions, using clear wording, and emphasizing that there are no right or wrong answers. Potential common method bias can subsequently be assessed statistically using full collinearity VIF or another appropriate diagnostic procedure. VIF values below the critical threshold indicate that common method bias is unlikely to pose a serious threat to the interpretation of the research model.

The study follows fundamental research ethics principles, including informed consent, voluntary participation, confidentiality, and responsible data management. Respondents are informed about the purpose of the study before completing the questionnaire. Participation is voluntary, and respondents have the right to discontinue participation at any time. The collected data are used exclusively for academic purposes, and unnecessary personally identifiable information is not collected.

All data are analyzed using SmartPLS 4. The analysis is conducted in several stages. First, the data are screened and respondent characteristics are examined. Second, the measurement model is evaluated through outer loadings, Cronbach’s Alpha, Composite

Reliability, AVE, and HTMT. Third, the structural model is assessed through VIF, R^2, f^2, Q^2, and path coefficients.

Finally, the research hypotheses are tested using bootstrapping with 5,000 subsamples, including both direct effects and indirect effects. The primary focus is to determine whether Customer Experience directly increases Purchase Intention and whether this relationship is mediated by Trust.

Overall, the methodological design can be summarized as follows:

Agentic AI Context → Customer Experience → Trust → Purchase Intention

with the additional direct path:

Customer Experience → Purchase Intention

This research design enables the study to provide empirical evidence regarding how consumers' experiences when interacting with Agentic AI build trust and ultimately contribute to purchase intention.

4. RESULTS AND DUSCUSSION

This study involved 146 valid respondents who met the predetermined inclusion criteria. All respondents had experience using Artificial Intelligence-based technologies in digital marketing or purchasing activities, including product information search, product recommendations, customer service, and AI-assisted purchasing decisions. The respondents represented consumers who had actual experience interacting with AI-based systems, making the sample appropriate for examining the relationships between Customer Experience, Trust, and Purchase Intention in the context of Agentic AI.

The measurement model was assessed using outer loadings, Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE). The results demonstrate that all constructs achieved acceptable reliability and convergent validity.

Table 3. Measurement Model Assessment.

Construct	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Customer Experience	CE1	0.821	0.917	0.936	0.709
	CE2	0.846			
	CE3	0.861			
	CE4	0.839			
	CE5	0.872			
	CE6	0.805			
Trust	TR1	0.837	0.921	0.937	0.713
	TR2	0.858			
	TR3	0.846			

	TR4	0.824			
	TR5	0.879			
	TR6	0.824			
Purchase Intention	PI1	0.841	0.911	0.934	0.739
	PI2	0.866			
	PI3	0.884			
	PI4	0.855			
	PI5	0.841			

The results indicate that all indicator loadings exceeded the recommended value of 0.70. Customer Experience produced a Cronbach's Alpha of 0.917 and Composite Reliability of 0.936, while its AVE reached 0.709. Trust obtained a Cronbach's Alpha of 0.921, Composite Reliability of 0.937, and AVE of 0.713. Meanwhile, Purchase Intention achieved a Cronbach's Alpha of 0.911, Composite Reliability of 0.934, and AVE of 0.739.

These findings demonstrate that all constructs have satisfactory internal consistency and convergent validity. Therefore, all indicators were retained for the subsequent structural model analysis.

Discriminant validity was evaluated using the Heterotrait–Monotrait (HTMT) ratio.

Table 4. HTMT Discriminant Validity.

Constructs	Customer Experience	Trust	Purchase Intention
Customer Experience	—	0.781	0.763
Trust	0.781	—	0.824
Purchase Intention	0.763	0.824	—

All HTMT values were below the conservative threshold of 0.85. The highest HTMT value was 0.824 between Trust and Purchase Intention. This indicates that the three constructs are empirically distinct and possess adequate discriminant validity.

After confirming the reliability and validity of the measurement model, the structural model was evaluated.

Table 5. Structural Model Assessment.

Endogenous Construct	R^2	Adjusted R^2	Q^2
Trust	0.611	0.608	0.428
Purchase Intention	0.674	0.670	0.491

The hypotheses were tested using the bootstrapping procedure with 5,000 subsamples.

Table 6. Hypothesis Testing Results.

Hypothesis	Relationship	Path Coefficient (β)	t-value	p-value	Decision
H1	Customer Experience → Trust	0.782	18.647	0.000	Supported
H2	Customer Experience → Purchase Intention	0.318	4.287	0.000	Supported
H3	Trust → Purchase Intention	0.566	7.684	0.000	Supported
H4	Customer Experience → Trust → Purchase Intention	0.443	7.091	0.000	Supported

The results indicate that all four hypotheses are supported. Customer Experience has a strong positive effect on Trust ($\beta = 0.782$, $t = 18.647$, $p < 0.001$). Customer Experience also has a significant positive direct effect on Purchase Intention ($\beta = 0.318$, $t = 4.287$, $p < 0.001$). Trust significantly affects Purchase Intention ($\beta = 0.566$, $t = 7.684$, $p < 0.001$). Finally, the indirect effect of Customer Experience on Purchase Intention through Trust is positive and significant ($\beta = 0.443$, $t = 7.091$, $p < 0.001$). The first hypothesis proposed that Customer Experience positively affects Trust. The results strongly support this hypothesis, with a path coefficient of 0.782, t-value of 18.647, and p-value < 0.001. This represents the strongest direct relationship in the proposed model.

The finding demonstrates that consumers' experiences when interacting with Agentic AI play a fundamental role in developing trust. When consumers perceive Agentic AI as responsive, convenient, relevant, personalized, and capable of understanding their needs, they are more likely to perceive the technology as reliable and trustworthy. This finding is particularly important because Agentic AI differs from conventional digital tools. Agentic AI can actively assist consumers by interpreting objectives, generating recommendations, comparing alternatives, and supporting decision-making. Consequently, consumers evaluate not only the technical functionality of the system but also the quality of the experience generated through their interaction with the AI. The strong coefficient of 0.782 suggests that improving customer experience can substantially strengthen consumer trust. From a marketing perspective, firms should therefore prioritize the quality of AI-mediated interactions rather than focusing exclusively on technological sophistication.

The second hypothesis examined the direct effect of Customer Experience on Purchase Intention. The results support H2, with a path coefficient of 0.318, t-value of 4.287, and p-value < 0.001. This finding indicates that a positive experience with Agentic AI directly contributes to consumers' willingness to purchase. Consumers who experience convenient, relevant, personalized, and useful interactions are more likely to develop favorable purchase intentions. The coefficient is lower than the effect of Customer Experience on Trust, suggesting that customer experience does not translate entirely into purchase intention through a direct mechanism. Instead, part of its influence appears to operate through psychological mechanisms, particularly Trust.

This result is theoretically important because it indicates that Agentic AI can influence consumer behavior through the quality of the interaction itself. When AI reduces search effort, provides relevant recommendations, and simplifies product evaluation, consumers may perceive the purchasing process as less complex and more efficient. The third hypothesis

proposed that Trust positively affects Purchase Intention. The results strongly support H3, with a path coefficient of 0.566, t-value of 7.684, and p-value < 0.001. The findings indicate that Trust is an important determinant of consumers' willingness to purchase in an Agentic AI environment. Consumers are more likely to follow AI-generated recommendations when they believe that the system is competent, reliable, credible, and secure. This finding is particularly relevant because purchasing decisions involve uncertainty. Consumers may question whether AI recommendations are accurate, whether the information is unbiased, and whether their personal information is adequately protected. Trust helps reduce these uncertainties and makes consumers more willing to accept AI-assisted recommendations. The relatively strong coefficient of 0.566 demonstrates that Trust has a substantial behavioral role in transforming consumers' evaluations of Agentic AI into purchase intention. Therefore, organizations implementing Agentic AI should treat trust-building as a strategic marketing priority.

The fourth hypothesis examined whether Trust mediates the relationship between Customer Experience and Purchase Intention.

Table 7. Specific Indirect Effect.

Mediation Path	Indirect Effect (β)	t-value	p-value	95% Confidence Interval	Decision
Customer Experience → Trust → Purchase Intention	0.443	7.091	0.000	0.321–0.567	Supported

The indirect effect is positive and statistically significant (β = 0.443, t = 7.091, p < 0.001). The 95% confidence interval ranges from 0.321 to 0.567 and does not include zero, confirming the significance of the mediation effect.

The findings demonstrate that Customer Experience influences Purchase Intention through Trust. Consumers who have a positive experience with Agentic AI are more likely to develop trust in the system, and this trust subsequently increases their intention to purchase.

Table 8. Direct, Indirect, and Total Effects.

Effect	β	t-value	p-value
Customer Experience → Trust	0.782	18.647	<0.001
Trust → Purchase Intention	0.566	7.684	<0.001
Customer Experience → Purchase Intention	0.318	4.287	<0.001
Customer Experience → Trust → Purchase Intention	0.443	7.091	<0.001
Total Effect CE → PI	0.761	15.284	<0.001

Because both the direct effect (β = 0.318) and indirect effect (β = 0.443) are positive and statistically significant, Trust functions as a partial mediator in the relationship between Customer Experience and Purchase Intention. The result provides an important theoretical insight. Customer Experience does not influence Purchase Intention solely because consumers enjoy interacting with Agentic AI. Rather, positive experiences contribute to the development

of Trust, and that trust becomes an important psychological mechanism through which consumers become more willing to purchase.

The mediation mechanism can therefore be summarized as:

Positive Customer Experience → Higher Trust → Stronger Purchase Intention

This finding positions Trust as a critical bridge between technological interaction and consumer behavioral response. Agentic AI therefore creates greater marketing value when its ability to provide a positive experience is accompanied by credibility, reliability, transparency, and perceived security.

The overall results provide strong empirical support for the proposed Agentic AI marketing model. All four hypotheses were supported, demonstrating that Customer Experience and Trust are important determinants of Purchase Intention in AI-assisted purchasing environments.

The strongest direct relationship occurs between Customer Experience and Trust ($\beta = 0.782$), indicating that the quality of consumer interaction with Agentic AI is fundamental to trust formation. Meanwhile, Trust demonstrates a strong positive effect on Purchase Intention ($\beta = 0.566$). This suggests that the effectiveness of Agentic AI in influencing purchasing behavior depends substantially on whether consumers perceive the system as trustworthy.

The direct effect of Customer Experience on Purchase Intention ($\beta = 0.318$) remains significant even after Trust is included in the model. At the same time, the indirect effect through Trust is stronger ($\beta = 0.443$). This pattern confirms partial mediation and suggests that Trust is not merely an additional outcome of customer experience but an important mechanism through which experience is converted into purchasing intention.

The model also demonstrates strong explanatory power, with an R^2 of 0.674 for Purchase Intention. Thus, Customer Experience and Trust jointly explain 67.4% of the variance in Purchase Intention. This result indicates that the proposed model provides a meaningful explanation of consumer purchase intention within the Agentic AI context.

From a managerial perspective, these findings suggest that companies should not approach Agentic AI merely as an automation technology. Agentic AI should be designed as a consumer-facing relationship technology. The system needs to provide relevant recommendations, understand consumer needs, reduce search effort, offer transparent explanations, maintain consistency, and protect consumer data.

The findings further imply that trustworthiness should be integrated into the design of customer experience. A highly personalized AI system may generate a positive experience, but if consumers question the accuracy, security, or credibility of its recommendations, its ability

to generate purchase intention will be constrained. Therefore, organizations should simultaneously optimize usability, personalization, transparency, reliability, and security. Overall, the empirical model demonstrates that the pathway from Agentic AI interaction to consumer purchase intention is not simply technological but experiential and psychological. Agentic AI creates a positive customer experience; that experience strengthens trust; and trust ultimately encourages consumers to move toward purchasing decisions.

5. CONCLUSION AND RECOMMENDATION

This study concludes that Customer Experience and Trust are important determinants of Purchase Intention in the context of Agentic AI in marketing management. Based on data from 146 respondents analyzed using PLS-SEM, Customer Experience has a positive and significant effect on both Trust and Purchase Intention, while Trust also has a positive and significant effect on Purchase Intention. The mediation analysis further demonstrates that Trust significantly mediates the relationship between Customer Experience and Purchase Intention. These findings indicate that a positive interaction experience with Agentic AI not only directly enhances consumers' purchase intention but also strengthens trust, which subsequently increases their willingness to purchase. From a practical perspective, firms should view Agentic AI not merely as a marketing automation tool but as a technology capable of shaping customer experiences and relationships. Agentic AI should be designed to understand consumer needs, provide relevant recommendations, deliver accurate information, protect consumer data, and maintain transparency and reliability. Theoretically, this study reinforces the importance of the Customer Experience → Trust → Purchase Intention mechanism in explaining consumer responses to Agentic AI. Future research may extend the model by incorporating variables such as perceived usefulness, AI transparency, perceived risk, personalization, and AI literacy to provide a more comprehensive understanding of consumer behavior in Agentic AI-based marketing ecosystems.

REFERENCES

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

Bhattacherjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly, 25*(3), 351–370. https://doi.org/10.2307/3250921

Cicek, M., Gursoy, D., & Lu, L. (2025). Adverse impacts of revealing the presence of "Artificial Intelligence (AI)" technology in product and service descriptions on purchase intentions: The mediating role of emotional trust and the moderating role of perceived risk. *Journal of Hospitality Marketing & Management, 34*(1), 1–23. https://doi.org/10.1080/19368623.2024.2368040

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319–340. https://doi.org/10.2307/249008

Doroudi, H., Jabbari, S. A., & Heidari, Y. (2026). The effect of generative AI-based digital marketing communication personalization on customer trust, customer experience, and repurchase intention: Evidence from Iranian online store customers. *AI and Tech in Behavioral and Social Sciences*.

Erliana, S. (2025). A systematic literature review on artificial intelligence features driving purchase intention on web commerce: Insights into customer experience and trust using Python-based analysis. *Journal of Digital Business and Innovation Management, 4*(2), 442–454. https://doi.org/10.26740/jdbim.v4i2.71956

Gefen, D., Benbasat, I., & Pavlou, P. A. (2008). A research agenda for trust in online environments. *Journal of Management Information Systems, 24*(4), 275–286. https://doi.org/10.2753/MIS0742-1222240411

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly, 27*(1), 51–90. https://doi.org/10.2307/30036519

Hair, J. F., Jr., & Alamer, A. (2022). Partial least squares structural equation modeling (PLS-SEM) in second language and applied linguistics research: Guidelines using an applied example. *Research Methods in Applied Linguistics, 1*(3), 100027. https://doi.org/10.1016/j.rmal.2022.100027

Hair, J. F., Jr., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2022). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook*. Springer. https://doi.org/10.1007/978-3-030-80519-7

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*, 115–135. https://doi.org/10.1007/s11747-014-0403-8

Huang, M.-H., & Rust, R. T. (2021). A strategic framework for artificial intelligence in marketing. *Journal of the Academy of Marketing Science, 49*, 30–50. https://doi.org/10.1007/s11747-020-00749-9

Kaviani, M. (2026). Investigating the impact of artificial intelligence on customers' purchase intention with the mediating role of customer experience, social media participation, and customer satisfaction. *Transactions on Quantitative Finance and Beyond, 3*(1). https://doi.org/10.22105/tqfb.v3i1.80

Lemon, K. N., & Verhoef, P. C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing, 80*(6), 69–96. https://doi.org/10.1509/jm.15.0420

Lim, W. M., Kumar, S., & Ali, F. (2022). Generational cohorts and technology acceptance: A meta-analytic review. *Computers in Human Behavior, 129*, 107129. https://doi.org/10.1016/j.chb.2021.107129

Liu, Y., Chen, Y., & Sun, Y. (2024). Artificial intelligence in marketing: Consumer responses, trust, and behavioral intentions. *Journal of Business Research*.

Malhotra, G. (2025). Perceived anthropomorphism and purchase intention using artificial intelligence technology: Examining the moderated effect of trust. *Journal of Enterprise Information Management, 38*(2), 401–423. https://doi.org/10.1108/JEIM-09-2022-0316

Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing, 58*(3), 20–38. https://doi.org/10.1177/002224299405800302

Parasuraman, A., Zeithaml, V. A., & Malhotra, A. (2005). E-S-QUAL: A multiple-item scale for assessing electronic service quality. *Journal of Service Research, 7*(3), 213–233. https://doi.org/10.1177/1094670504271156

Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce, 7*(3), 101–134. https://doi.org/10.1080/10864415.2003.11044275

Pentina, I., Zhang, L., & Basmanova, O. (2020). AI in retail service: A review and research agenda. *The Service Industries Journal, 40*(9–10), 726–757. https://doi.org/10.1080/02642069.2020.1743077

Ringle, C. M., Wende, S., & Becker, J.-M. (2024). *SmartPLS 4*. SmartPLS GmbH.

Rose, S., Clark, M., Samouel, P., & Hair, N. (2012). Online customer experience in e-retailing: An empirical model of antecedents and outcomes. *Journal of Retailing, 88*(2), 308–322. https://doi.org/10.1016/j.jretai.2012.03.001

Sarstedt, M., Hair, J. F., Pick, M., Liengaard, B. D., Radomir, L., & Ringle, C. M. (2022). Progress in partial least squares structural equation modeling use in marketing research in the last decade. *Psychology & Marketing, 39*(5), 1031–1053. https://doi.org/10.1002/mar.21640

Shin, D. (2021). The effects of explainability and causability on perception, trust, and acceptance: Implications for explainable AI. *International Journal of Human-Computer Studies, 146*, 102551. https://doi.org/10.1016/j.ijhcs.2020.102551

Syarifudin, M., Yulianto, E., & Nugroho, A. L. I. F. (2025). Modeling AI-chatbot service quality and purchase intention: Mediating mechanisms and the moderating role of intrusiveness. *Journal of Digital Marketing and Halal Industry, 6*(2). https://doi.org/10.21580/jdmhi.2024.6.2.27893

Tobing, I. A. H. L., Bagaskoro, A. A., & Andriyani, A. (2026). Purchase intention: How strong is the influence of trust formed by AI personalization? *Integra Business Review, 4*(1). https://doi.org/10.54518/ibr.4.1.2026.1397

Verhoef, P. C., Kannan, P. K., & Inman, J. J. (2017). From multi-channel retailing to omni-channel customer experience. *Journal of Retailing, 93*(2), 174–181. https://doi.org/10.1016/j.jretai.2016.12.001

Zhao, Y., Bacao, F., & Oliveira, T. (2019). What factors determining customer purchase intention in online shopping? *International Journal of Information Management, 49*, 1–10.