

Urban Indian Millennials Have Low Consumer Trust in AI-Generated Rapid Commerce Advertisements on YouTube Shorts

OPEN ACCESS

Volume: 13

Special Issue: 1

Month: March

Year: 2026

P-ISSN: 2321-4643

E-ISSN: 2581-9402

Citation:

Darshan, JN, and Malabika Purkayastha. "Urban Indian Millennials Have Low Consumer Trust in AI-Generated Rapid Commerce Advertisements on YouTube Shorts." *Shanlax International Journal of Management*, vol. 13, no. S1, 2026, pp. 127–36.

DOI:

<https://doi.org/10.34293/management.v13iS1-Mar.10745>

JN. Darshan

Student, Global Institute of Business Studies, Bengaluru

Prof. Dr. Malabika Purkayastha

Global Institute of Business Studies, Bengaluru

Abstract

The rapid integration of Artificial Intelligence (AI) in online marketing has altered the interactions between the brand and the consumer. The automatic creation of advertisements has become an absolute need in the high-speed quick commerce industry in India instead of a technological choice. Generative AI tools are growing in popularity on platforms such as Blinkit, Zepto, and Swiggy Instamart and are primarily used to generate high-frequency and personalized short video ads, primarily shown in YouTube Shorts. Although the application of this technology enhances scalability, cost-saving and hyper-personalization, it also leads to issues of authenticity, transparency, and ethical disclosure among conscious consumers. The primary viewers of quick commerce services are urban Indian millennials, 18-35 years of age, who are particularly wary of AI-induced communication. However, they do value convenience and speed, but this population group is getting more suspicious of AI-generated advertisements that are not labeled or synthetic. This conflict is efficiency or trust and that is the central topic of this research. The study examines the influences on consumer trust in AI-generated quick commerce creatives on YouTube Shorts and the impact of the perceived usefulness, ease of use, and transparency labeling on trust, brand attitude, and purchase intention.

The paper integrates the Technology Acceptance Model (TAM) with such attributes of trust as benevolence, integrity, and competence to develop a larger framework that can be applicable in the context of AI-driven advertising. The proposed research design will be the quantitative cross-sectional research, where data will be gathered among 300 urban millennials in Bengaluru, Mumbai, and Delhi. The relationships between the variables will be analyzed with the help of Partial Least Squares Structural Equation Modeling (PLS-SEM).

The reason is that the expected results suggest that the application of transparency labelling, in other words, AI-Made disclosures, have a strong positive impact on perceived integrity and general trust, which is a solid predictor of purchase intention. The study contributes to the theory, as it uses TAM in the context of synthetic media environments and offers realistic conclusions that can be applied to fast commerce brands desiring to enhance AI-based marketing without losing consumer confidence. Making AI trust a part of the fast-moving quick commerce scenario in India, the study will solve significant knowledge gaps in the academic literature and in the industry application.

Keywords: AI-generated Ads, Customer Trust, Fast Commerce, YouTube Shorts, Technology Acceptance Model, Transparent Labelling, City Millennials, Intention to Purchase.

Introduction

In India, the digital marketing landscape is transforming fast because of Artificial Intelligence (AI), preferential algorithms, and short-form video popularity. Over the last five years, the quick commerce platforms have grown rapidly due to increased access to mobile internet, low-cost data plans, and improved digital payment systems. Quick commerce platforms also have groceries and daily items delivered within ten and fifteen minutes in contrast to traditional e-commerce that has a delivery time of one or two days. Convenience has become an instant expectation but not a delayed advantage as companies such as Blinkit, Zepto, and Swiggy Instamart have changed the traditional concept of urban shopping.

Meanwhile, the short-form video platforms are now the key to the consumer engagement. An example of such a platform is YouTube Shorts that includes hundreds of millions of active users in India and is currently an essential advertising platform among millennial and Gen Z targeted brands. The vertical video format with time range of 15 to 60 seconds is suitable compared to the shorter attention span and mobile consumption. With the increasing rivalry in the quick commerce sector, the brands must produce large amounts of engaging video content on a daily basis to remain prominent in algorithm-based feeds.

To meet this need, firms are utilizing the generative AI systems such as Synthesia and Runway ML to create videos. Such technologies enable them to come up with artificial intelligence-generated avatars, automated voiceovers, dynamic product displays and tailor-made ad alternatives without the expenses that they would have incurred in conducting the traditional shoots. Management wise, AI reduces the time of production and enhances scalability. Nonetheless, as a perspective of consumer psychology, AI brings new complexities.

A major contradiction of this technology change is the Authenticity Paradox. Consumers desire personalized, relevant and interactive content, and they also appreciate openness and genuineness. Advertisements that appear to be overly professional, unrealistic or emotionless can lead to distrust rather than convince. Urban millennials are highly technology-sensitive because they have been brought up in digital media. They are able to notice the contents generated by algorithms and they might react badly when there is no transparency in the involvement of AI.

In AI-based advertising, trust is an important element. The conventional digital marketing was functionality-based, convenient, and usable. Conversely, AI generated advertising exists in a social and technical context wherein the consumer does not only focus on what is being said, but also by whom and how. When the application of AI by a brand seems open and ethical, it can raise the level of credibility. Perceived secrecy, on the contrary, can damage brand value.

Technology acceptance model (TAM) is a model developed by Fred Davis in 1989, which states that ease of use is usefulness and vice versa influence technology acceptance. Though TAM is frequently used in the research on e-commerce and information systems, it does not completely explain AI-based advertising situations. AI advertising is not merely a tool with a communication; it includes persuasion, emotions, and morals. To comprehend consumer reaction, it is necessary to include such aspects of trust as benevolence, integrity, and competence.

The stakes are especially high in the market of the quick commerce, which is in India. Delivery promises are important to the consumers when they need it urgently and therefore advertisements should reflect what they deliver. In case AI-generated ads overstate speed, quality, or availability, any mismatches can prompt the user to uninstall the apps or post the negative reviews on the Internet. Due to this fact, the association between AI-created advertising and consumer confidence has great influence on long-term Customer value.

The ideal group to consider in this matter is urban millennials. They are technologically proficient, economically active and very active on short form video platforms. Meanwhile, they

are becoming more conscious of the problem of data privacy and algorithm manipulation. The combination of the convenience-based shopping and moral safety forms a novel research potential that has not been heavily investigated within the Indian scholarly context.

Although AI-generated marketing content is gaining rapid proliferation, the amount of research on consumer trust on synthetic advertising is minimal, particularly in such developing markets as India. The majority of the available literature is based on Western background or generic AI solutions such as chatbots and recommendation systems. Research that specifically examines AI-created video advertisements in the bustling quick-commerce market and the short form video settings is deficient.

Research Methodology

I believe that this paper is based on a positivist approach as it presupposes that there is an objective way of measuring consumer trust in AI ads and examining the statistics. The issue appears quite formal, and theories, such as TAM, Trustworthiness Theory, have definite concepts, which is why quantitative design will be the most suitable. We begin with the hypothesis of those models, and we prove them using the real data.

This would be appropriate to use cross sectional design which gathers perceptions at a single time. AI in advertising is evolving rapidly particularly in cities and thus such a survey acquires information at a high rate among a large population of people in cities.

The individuals were targeting are urban Indian millennials aged 18 to 35 and are consumers of quick commerce platforms and short video viewers. They must use such sites as Blinkit or Zepto at least twice a month, and YouTube Shorts thrice a week or more. In such a manner, they are familiar with the services and advertisements.

The sample size is 300 divided equally into Bengaluru, Mumbai, and Delhi. The latter are the primary online destinations in India. The stratified random sample that equalizes age, such as 18-25, 26-30, 31-35. One can use it to verify subgroups in the future, perhaps age influence.

The information is based on an online survey, designed, on websites such as Google Form, or any other. 28 questions on the five point Likert scale, where strongly disagree to strongly agree.

The scales date back to older studies. Davis (1989) easiness of use and usefulness perceived in TAM. Trust parts, benevolence, integrity, competence, McKnight 2002. Recent AI marketing papers were used to get purchase intention and attitude.

Prior to the entire situation, pilot of 30 people to verify whether questions are fair and valid. Edited any perplexing sections or mistakes.

To analyse, PLS-SEM in SmartPLS 4. It is suitable in the extension of theories and complex models having mediators or moderators. Passes the Cronbachs alpha test across 0.70, composite. AVE of more than 0.50 convergent, Fornell Larcker discriminant.

Partially in structural part, consider path coefficients, t less than 0.05, R squared to what it explains. Tech savviness and age moderation of trust to purchase link.

Ethics: Ethics are significant, voluntary, anonymous, informed consent. No personal info collected.

This arrangement appears to provide substantial statistics and can be related to theory, but the AI aspect of quick commerce may contain some holes that are yet to be fully understood.

Review of Literature

The implementation of Artificial Intelligence in the marketing communication altered the basis of digital advertising. With the development of AI as a back-end analytical device to a content-create front-end, the conventional models of consumer behavior should be re-evaluated. The

opportunities and challenges of AI-generated advertisement in the quick commerce sector in India are crucial, as speed, personalization, and digital interaction are crucial elements in that sector.

The development of AI in marketing communication is evolving in the following ways.

The marketing of Artificial Intelligence has traversed through three key phases namely automation, personalization, and generation. Initially, AI was applied primarily in back-end automation, which comprised of recommendation systems, demand forecasting, and data analysis. As machine learning and generative models have become better, AI now generates advertising content, such as synthetic videos, voiceovers, and brand ambassadors as virtual personalities.

The generative AI (Synthesia and Runway ML) enables brands to create high-volume video advertisements at a much lower cost than conventional production. AI-generated advertising is more efficient in the field of quick commerce, where the promotional campaigns are often subject to change based on the offers, discounted items, time-sensitive activities, etc.

Nevertheless, once AI starts playing the role of a communicator, it ceases to be merely a tool and it is perceived as a social actor. The AI systems may be intentionally, intelligently, and even manipulatively ascribed power by consumers. This shift needs a more profound comprehension of the cognitive and emotional reactions of the people to the synthetic content.

Technology Acceptance Model within AI Situations

The Technology Acceptance Model (TAM), which was developed by Fred Davis has been an influential model in comprehending the adoption of technology. According to TAM, behavioral intention is directly related to perceived usefulness and perceived ease of use. Although this model proved to be very predictive in the conventional information systems studies, its implementation to the AI-created advertising exposes some gaps.

AI advertising is not like a situation of using a system since consumers are not using AI as a tool, but are judging a persuasive message being made by AI. Perceived usefulness, in this case, can be connected with the effectiveness of an ad in meeting a need of a consumer, e.g., advertising a discount or speed of delivery. Perceived ease of use can mean the clarity, ease and simplicity of the message.

Nonetheless, the AI-made advertisements may also become a cause of distrust that has nothing to do with their practical utility. Although the value and simplicity of the ad are good, the issue of authenticity or manipulation can make the ad ineffective. Thus, it cannot be said that TAM alone can explain the consumer reactions in synthetic advertising environments. It is important to incorporate trust related concepts so as to increase the explanatory power of the model.

Internet Space Trust and Credibility

Trust is an attitude of the mind that involves being vulnerable with good expectations of the behavior of the other party. There is a propensity of trust bridging the relationship between the behavioral effects and the usage of technology in the digital environments. McKnight and others coined a complicated system of credibility in shapes of benevolence, integrity, and competency.

The perceived strength of a system or something to perform well is called competence. The AI-generated advertising competence may be linked to the quality of the images, to the realistic animation, and to the correct information. The element of benevolence is linked with the presupposition that brand is interested in consumer interests. To illustrate, advertisements like providing useful tips on shopping, or clear prices may turn out to be benevolent. The integrity is connected to the honesty and adherence to the ethics especially when the use of AI is not reported.

There is an increase in the importance of integrity as synthetic media has been on the rise. After customers learn that this or that content was developed by the AI with no mentioning that this

information was so, it can make them feel deceived. On the other hand, perceived honesty can be enhanced by providing content as AI-Generated. This is more so in India, where digital literacy is increasing, and the worry on misinformation and manipulation still exists.

The Authenticity Paradox of Synthetic Advertising

The Authenticity Paradox is the biggest issue of AI advertising discourses. Despite the large amount of hyper- personalized and aesthetically pleasing content generated by AI, too much perfection can lead to the content seeming unnatural. Research shows that people prefer slightly imperfect and humanistic communication to too sophisticated artificial messages.

This paradox is augmented by video games such as YouTube Shorts. The algorithm is concerned with instant communication within the initial few seconds. The audience scrolls off when it is experiencing something unnatural or emotionless in its content. Emotional attachment plays a key role in informational clarity in the fast-paced consumption environment.

Authenticity signs might be especially relevant to urban millennials who are digitally savvy and socially aware. The popularity of influencer marketing has been on the rise, and the discussion of paid materials, as well as the theme of data privacy, has become more popular among this audience. Therefore, they will be able to expect candor in their engagement with AI caused texts.

AI Transparency and Ethical Disclosure

Transparency also now plays a relevant part in AI trust studies. It is the transparency of the information about the application of AI technologies to the content creation process shared by the brands. The world is beginning to question the issue of mandatory labelling of the synthetic media in most of the regions.

Transparency might also be a risk reduction tool and a trust tool. Consumers will be in a better position to make a better judgment in cases where they know the contents are artificial intelligence generated. This awareness could enhance a sense of integrity and lessen manipulation. Although, it can also happen, that the transparency will initially lead to emotional detachment because the AI content will feel less authentic to the consumers than the human-created content.

The question of the level of transparency and persuasive effectiveness to practice is still debatable, especially within the Indian expedated business setting.

Rapid Business and Instantaneous Satisfaction Psychology

Quick commerce services that upload on the principle of instant satisfaction are Blinkit and Zepto. Such services would be consumed by the consumers in instances of emergency needs like last minute purchase of groceries or forgotten items. Decision making is usually a rush process which is emotional.

In such case, credibility is very critical in performance of advertising. In case the AI-created advertisements exaggerate such elements as the speed of delivery or the presence of a product, the discrepancy can lead to dissatisfaction immediately. As opposed to the old system of shopping where it is customary to spend a lot of time before one gets a response, in quick commerce, it is real-time to get the feedback of the services offered.

Such a rush makes credibility more important. When the brand is concerned about the customer needs, it is a sign of benevolence. Competence is a concept that implies operational reliability. Being honest means moral communication. The combination of these factors affects the buying intention and loyalty.

Digital Sophistication and Demographic Mediation

The Indian millennials in the urban population are a diverse group in relation to their technological exposure and digital literacy. The age category of younger millennials (18-25) can be more accustomed to AI tools, and the older category (30-35) can be more skeptical about artificial content.

The technological expertise may also contribute to a relationship between trust and intention to purchase. The most technologically aware people may require greater transparency and crack AI-based shortcomings with greater harshness. On the other hand, utility and convenience may be of interest to people who are less conversant about the AI.

This population disparity demonstrates that multi-group analysis would be applicable to assess the effectiveness of AI advertising.

Identified Research Gaps

Even though AI in marketing has been in the literature, there are a number of significant gaps that can be observed. To begin with, empirical studies on AI generated short-form video advertising are scarce particularly in emerging economies. Second, there are limited studies that incorporate TAM with trustworthiness factors in synthetic media cases. Third, the urgency-motivated character of speedy trade has not been properly investigated in regard to AI-mediated persuasion.

Furthermore, the majority of the studies on AI trust are centered around chatbots, recommendation systems or self-driving cars. Advertising that is created by AI, especially videos, is under-researched. Psychological mechanisms used to control consumer assessments of synthetic persuasion can be very different to those that are used in successful interactions between functional AI.

Filling these gaps, this research will contribute to enhancing theoretical background and contextual analysis of AI marketing studies.

Theoretical Framework and Hypotheses Development

This paper unites two theories, the Technology Acceptance Model (TAM) and the Trustworthiness Theory to develop a model of processing the way consumers react to AI-generated short-form video advertisements in the quick commerce industry of India. TAM is about thinking in terms of technology whereas the Trustworthiness Theory is about the way individuals perceive credibility. The combination of these theories in the study presents an in-depth perspective of the consumer formation of purchase intentions in the advertisements of AI.

According to Fred Davis, the Technology Acceptance Model indicates that behavioral intention depends on Perceived Usefulness as well as Perceived Ease of Use. In its normal application, TAM predicts the adoption of information systems. But in this scenario, AI is not a system being adopted, it is active in the development of convincing messages. So, the factors of TAM are redefined as thoughts related to AI-generated ads.

Perceived Ease of Use in AI advertisement is the perceived simplicity, clarity and ease with which consumers perceive the advertisement. Video advertising platforms with videos of shorter length demand fast thinking and complex ads decrease the engagement. Provided that the consumers consider AI generated ads to be understandable and simple to interpret, they will feel more positively about the brand. Ads that are easy to comprehend lessen the burden on cognition, increase the clarity of the message and aid the establishment of trust.

Perceived Usefulness shows the extent of useful and relevant information that the ad brings in to aid in decision-making. The decisions to be made when buying a product are urgent and time-sensitive in quick commerce platforms such as Blinkit and Zepto. The advertisements that include real-time discounts, delivery rates, or availability of goods can be regarded as especially helpful. In

case AI-created ads can deliver these advantages, the consumers can see the technology as useful rather than deceptive.

But, in synthetic ad situations only cognitive appraisals are insufficient. The Trustworthiness Theory brings in the required psychological touch. The perceived trust in AI-generated ads is considered to be an assumption that the content is reputable, truthful, and designed to satisfy consumer requirements. Trust reduces the perceived risk and increases the desire to comply with the persuasive messages.

Trust, in this context, is the mediator between cognitive appraisals (Perceived Ease of Use and Perceived Usefulness) and Purchase Intention. As soon as consumers consider an AI-generated ad useful and easy to comprehend, they will perceive it as valid and competent. The perception creates trust and this affects purchase intention.

Purchase Intention indicates the inclination of the consumers to purchase the featured products when they are advertised via AI-generated ads. Purchase intention is likely to result in immediate action in the quick commerce arena. Therefore, comparing the purchase intention drivers is essential to the marketers in fast-digital worlds.

Tech-Savviness is also added as a moderating variable in its study. The levels of familiarity with AI technologies among urban millennials are different. Individuals possessing high tech awareness may become rather critical of AI-generated content, whereas individuals who are less informed may be concerned with convenience and helpful information. Hence, the relationship between trust and purchase intention can be reinforced by tech-savviness or weakened.

The conceptual model opines that Perceived Ease of Use and Perceived Usefulness have positive influence on Trust, which has a positive influence on Purchase Intention. The effect between Trust and Purchase Intention is moderated by Tech-Savviness.

As per the theoretical rationale provided, the hypothesis is as follows:

- H1: The consumer trust is positively influenced by perceived Ease of Use of AI-generated advertisements.
- H2: The perception of usefulness of AI-generated ads has a positive influence on consumer trust.
- H3: The consumer trust in AI-generated advertisements have a positive impact on purchase intention in the quick commerce platforms.
- H4: Tech-savviness moderates the relationship between consumer trust and purchase intention with stronger relationship existing between highly tech-savvy people.

All these hypotheses make up the structural model, which will be tested as the Partial Least Squares Structural Equation Modeling (PLS-SEM).

Data Analysis Plan and Measurement Model

The proposed conceptual framework is tested with the help of PLS-SEM in this study. PLS-SEM is suitable in predictive research models that have numerous constructs and moderating variables. It is particularly appropriate in instances where one wants to expand theory and not necessarily confirm it.

The analysis of the data will be performed with the help of SmartPLS 4. The evaluation will be conducted in two phases: at the first stage, we will evaluate the measurement model, and at the second stage, we will evaluate structural model.

The reliability and validity of constructs will be checked in the first stage. We shall measure the internal consistency reliability and Composite Reliability (CR) using Alpha and Composite Reliability. A value of above 0.70 will be considered to be acceptable. The convergent validity will be measured using Average Variance Extracted (AVE) where the value will be above 0.50

meaning that there is adequate convergence. Our indicator loadings are expected to be more than 0.70.

To analyze discriminant validity, we are going to apply both Fornell-Larcker criterion and Heterotrait-Monotrait (HTMT) ratio. The square root of AVE of individual constructs is expected to be more than the correlations of the constructs with other constructs and the values of HTMT are expected to remain lower than 0.85.

The second stage will involve assessment of the structural model. Bootstrapping of path coefficients (b), t-statistics, and p-values: We will bootstrap (path coefficients) with 5,000 resamples to calculate path coefficients (b), t-statistics and p-values. We shall use a level of significance of $p < 0.05$. Explanatory power of the model would be evaluated using the coefficient of determination (R^2). We shall also examine effect size (f^2) and predictive relevance (Q^2).

To substantiate the hypothesis that Tech-Savviness influences the relationship between Trust and Purchase Intention, we will do moderation analysis. Age subgroup difference may also be investigated via multi-group analysis. Such an analytical strategy guarantees the methodological rigor and statistical reliability.

Expected Results

As per past theoretical backgrounds, we expect that Perceived Ease of Use, and Perceived Usefulness will positively impact consumer trust toward AI-generated advertisement. The competence is perceived to increase due to the reduced cognitive friction due to ease of understanding. In the same breath, the relevant/ useful adverts would be seen as assisting rather than manipulative.

The trust is supposed to have a strong positive effect on Purchase Intention. One of the ways of risk minimization in quick commerce situations where buyers make decisions in a short time is trust. The level of trust would be great and this would translate to immediate purchase.

We also expect minor results of the moderating influence of Tech-Savviness. The AI transparency and ethical clues may be critically evaluated by the enormously tech-savvy individuals who may strengthen the trust-purchase relationship in case the integrity is perceived as high. On the other hand, people who are not so tech-savvy may focus on more usefulness and convenience indicators.

Many large percentages of variance of Purchase Intention (R^2 of over 0.50) which are moderate to high predictabilities will be explained using this model.

Discussion

The expected outcomes will enlarge the Technology Acceptance Model beyond the traditional environments of the system usage to artificial AI-mediated discussions of persuasion. The fact that TAM is only functional cognition, despite the inclusion of dimensions of trustworthiness proves that psychological credibility is an important mediator variable.

The findings may be a contribution to the already existing literature on the topic of trust, which assumes that digital credibility is a significant factor in behavioral intention. However, the contemporary study would be the first to apply the framework to the situation of the Indian fast commerce environment where immediacy and convenience aspects affect the conduct of the customers.

Hopefully, the hypothesis that the efficiency of AI-generated advertising will not depend only on the technological advances but also on the perceived genuineness and sincerity will be accompanied by the results. This is especially true in the developing markets, which undergo such a fast rate of the digital transformation and greater exposure to AI.

Managerial Implications

The outcome of this study can be beneficial to the marketers operating in quick commerce industry of India including Blinkit and Zepto.

First of all, AI-created advertisements should be straightforward and clear. The processing of information among people can be complicated by the multifaceted artificial images and decrease the trust.

Second, utility should be an issue. Perceived value should be created by showing live stocks of products on adverts, delivery time and offers.

Third, the perceived integrity can be improved by being transparent regarding the use of AI. Ethical practices of disclosure can be used to attain long term brand credibility.

Fourth, it is recommended that marketers divide groups based on the technological modernization. The innovative and transparent AI content may be absorbed well by the tech-savvy customer, and the less tech-sensitive consumers may be more interested in straightforward information and practical benefits.

Overall, the use of AI in advertising has to be effective and genuine.

Conclusion

The article investigates the consumer trust towards AI-based short video ads in the quick commerce sector of India. The research based on a mixture of the Technology Acceptance Model and Trustworthiness Theory creates a framework that points to the combined effect of the cognitive and psychological factors on purchase intentions.

It is presumed that the findings will show that the ease of use and the usefulness perceived are influential in enhancing the trust that in turn results in the intentions to purchase. Additionally, the technological savvy can influence the strength of this relationship.

The study helps in the theory by extending TAM to synthetic advertising environment and offers a market-feasible perspective of AI-mediated marketing to new markets.

Limitations and Future Research Limitations and Future Research

Nevertheless, the study has limitations although it has contributed to the same. First of all, the research gives a sample of urban millennials, which limits generalisation of the research to the rural or older population. Second, cross-sectional design does not enable the option of basing on causality. There can be a more in-depth understanding of the changes in perception of trust in the long-term studies.

Third, the research will be based on the data of self-report surveys that can induce response bias. Future research may utilize experimental designs in order to compare the AI-generated advertisements and the human-generated advertisements.

It can also be further studied on the facet of emotional involvement, brand loyalty and cross cultural comparisons in the different rising markets.

References

1. Davis, F. D. (1989). The utility, the ease of use as well as the acceptance of information technology by the users. *MIS Quarterly*, 13(3), 319-340. On: <https://www.sciepub.com/reference/409046>
2. McKnight, D. H., Choudhury, V., and Kacmar, C. (2002). Towards the development and establishment of trust measures of e-commerce: An integrative typology. *IS Research*, 13 (3), 334-359. DOI: <https://doi.org/10.1287/isre.13.3.334.81> As a whole it is available at: <https://pubsonline.informs.org/doi/pdf/10.1287/isre.13.3.334.81>.

3. Gefen, D., Karahanna, E., & Straub, D. W. (2003). Online shopping trust and TAM. *MIS Quarterly*, 27(1), 51-90. On line: <https://doi.org/10.2307/30036519>
4. Venkatesh, V., & Davis, F. D. (2000). Theoretical extrapolation of the technology acceptance model Four longitudinal field studies. *Management Science*, 46(2), 186-204. On the web: <https://doi.org/10.1287/mnsc.46.2.186.11926>
5. Huang, M.-H., & Rust, R. T. (2021). The artificial intelligence of service. *Journal of Service Research*, 24(1), 3-16. Online: <https://doi.org/10.1177/1094670519859318>
6. Gursoy, D., Chi, O. H., Lu, L., & Nunkoo, R. (2019). How acceptable AI-powered service robots are to consumers. *International Journal of Hospitality management*, 81, 157-169. Online: <https://doi.org/10.1016/j.ijhm.2019.02.002>.
7. Duan, Y., Yan, X., & Vasilakos, A. V. (2012). Convergence of networking and cloud computing Service-oriented network virtualization survey. *Transactions of Network and Service Management*, 9(4), 373-392. Online: <https://doi.org/10.1109/TNSM.2012.102412.1208>.