

Customer Trust in AI-Enabled Digital Marketing: Evidence from India's Real Estate Sector

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Abstract

Artificial intelligence (AI) has become a defining force in the evolution of digital marketing, reshaping the way organizations interact with and influence customers. From chatbots and recommendation systems to predictive analytics and automated personalization, AI-driven tools offer firms unprecedented opportunities to engage customers effectively. However, alongside these opportunities lies a critical challenge customer trust. In industries like real estate, where purchase decisions are high-value and high-risk, customer trust becomes not just desirable but indispensable for the success of AI-enabled digital marketing initiatives. This paper investigates the dynamics of customer trust in AI-enabled digital marketing in the context of India's real estate sector, with a focus on the National Capital Region (NCR). Drawing on trust theory and the Technology Acceptance Model (TAM), the study conceptualizes trust as a central construct influenced by AI-enabled personalization, responsiveness, transparency, and data privacy concerns. Using a survey of 400 real estate customers, the study employs structural equation modeling (SEM) to examine how trust shapes customer engagement and purchase intentions. Findings indicate that while AI-enabled personalization and responsiveness significantly enhance trust, concerns regarding privacy and data security can undermine it. Moreover, customer trust acts as a mediator between AI-driven marketing practices and engagement outcomes. The study contributes to literature by positioning trust as a critical enabler of AI adoption in marketing, particularly in emerging market contexts. Practically, it highlights that the effectiveness of AI in digital marketing depends not only on technological sophistication but also on firms' ability to inspire and sustain customer trust.

Keywords: Customer trust, artificial intelligence, digital marketing, personalization, data privacy, real estate sector, India

Introduction

The Rise of AI in Digital Marketing

Digital marketing has undergone a radical transformation in recent years, with artificial intelligence (AI) emerging as a key driver of change. By leveraging algorithms capable of learning from vast datasets, AI enables firms to predict consumer preferences, automate interactions, and deliver highly personalized content (Huang & Rust, 2018; Chintalapati & Pandey, 2022). Tools such as chatbots, recommendation systems, and predictive analytics have become mainstream in industries ranging from retail and banking to hospitality. In marketing,

AI's promise lies not only in improving efficiency but also in enhancing customer experience by offering interactions that are timely, relevant, and tailored to individual needs.

While AI has expanded the possibilities of marketing, it has also raised critical concerns. Consumers are increasingly aware that AI-driven personalization requires the collection and analysis of sensitive personal data. As a result, while some consumers welcome AI-enabled convenience, others remain skeptical or resistant, fearing privacy violations, algorithmic manipulation, or erosion of human touch in interactions (Ziakos & Vlachopoulou, 2023). This tension places **trust** at the center of AI-enabled digital marketing.

Customer Trust as a Strategic Imperative

Trust has long been regarded as the foundation of strong customer-firm relationships (Morgan & Hunt, 1994). In the digital era, it becomes even more critical because online environments are marked by uncertainty, intangibility, and information asymmetry (Gefen et al., 2003). In AI-enabled contexts, trust refers to customers' willingness to rely on automated systems to provide accurate, secure, and unbiased interactions. It is shaped by perceptions of system competence, fairness, transparency, and benevolence (Mayer et al., 1995).

In industries where decisions involve significant financial and emotional stakes—such as real estate—trust assumes heightened importance. Buying property is one of the most expensive and life-altering decisions for Indian households. Customers seek not only accurate information but also credible assurances about data privacy and ethical practices when interacting with AI-enabled digital marketing systems. In this context, if AI tools fail to inspire trust, they risk reinforcing skepticism and eroding firm credibility. Conversely, when AI is deployed responsibly and transparently, it can significantly strengthen customer confidence and loyalty.

AI in the Indian Real Estate Sector

The Indian real estate sector, contributing nearly 7–8% of the national GDP and projected to reach USD 1 trillion by 2030, is undergoing rapid digital transformation (KPMG, 2023). The National Capital Region (NCR)—comprising Delhi, Gurugram, Noida, Ghaziabad, and Faridabad—represents one of the most competitive real estate hubs. Here, firms increasingly adopt AI-enabled digital marketing to gain an edge, employing:

- Chatbots to provide instant, 24/7 assistance on property queries.
- Recommendation systems to suggest housing options based on user profiles.
- Predictive analytics to identify promising leads and optimize advertising spend.
- Automated content curation to personalize websites and social media campaigns.

These tools are particularly relevant in real estate, where customers require detailed comparisons, responsiveness, and credible information before making high-value decisions. Yet, while firms invest heavily in such AI technologies, their effectiveness depends on whether customers perceive them as trustworthy. A chatbot that provides quick answers may impress customers, but if they doubt the fairness of its recommendations or the safety of their shared information, trust breaks down.

Why Focus on Trust?

Despite the proliferation of AI applications in marketing, the trust dimension remains underexplored in both global and Indian scholarship. Much of the existing literature emphasizes the efficiency and effectiveness of AI in driving revenue or brand equity (Verma et al., 2021; Montoya et al., 2024). However, in markets such as real estate—where transactions hinge on credibility, reputation, and customer confidence—trust is the critical link between AI technology and marketing effectiveness. This study positions customer trust as the focal construct in examining AI-enabled digital marketing in Indian real estate. By doing so, it addresses two key concerns: (a) how AI-enabled personalization, responsiveness, and transparency influence customer trust, and (b) how this trust, once established, translates into deeper engagement and purchase intention.

Structure of the Paper

The rest of the paper unfolds as follows. The next section reviews literature on AI-enabled digital marketing and trust, identifying key antecedents of customer trust. This is followed by a discussion of research gaps and formulation of hypotheses. The methodology section details the research design, sample, and measurement approaches. The subsequent sections present the empirical findings, discuss theoretical and managerial implications, and conclude with recommendations and directions for future research. By focusing on customer trust, this study offers both theoretical insights and practical guidance for firms in India's real estate sector, where building and maintaining trust is not just an advantage but a necessity for survival in an increasingly AI-driven marketplace.

Literature Review

AI-Enabled Digital Marketing

Artificial intelligence (AI) is redefining the marketing landscape by enabling predictive analytics, automated personalization, and real-time responsiveness (Huang & Rust, 2018; Chintalapati & Pandey, 2022). In digital marketing, AI-driven systems analyze customer data to deliver tailored experiences, recommend products, and streamline interactions (Lee et al., 2019). Firms across sectors increasingly rely on AI to create competitive differentiation, improve operational efficiency, and build stronger customer relationships (Ziakos & Vlachopoulou, 2023).

Within real estate, AI tools such as chatbots, property recommendation engines, predictive analytics for pricing, and automated digital campaigns have gained traction. These tools promise to reduce information asymmetry and improve lead conversion, but their acceptance depends heavily on customers' willingness to trust algorithmic decision-making.

Trust in Technology and Marketing

Trust has long been considered fundamental in exchange relationships (Morgan & Hunt, 1994). In technology-mediated contexts, trust reduces uncertainty and fosters willingness to engage with systems perceived as competent, reliable, and benevolent (Gefen et al., 2003; Mayer et al., 1995). In AI-enabled digital marketing, trust manifests as customers' belief that AI-driven systems provide accurate, unbiased, and secure interactions (Lankton et al., 2015).

Key antecedents of trust in digital environments include:

- Personalization: Customers tend to trust firms that offer relevant, tailored experiences (Bleier & Eisenbeiss, 2015). AI amplifies personalization, but excessive or intrusive targeting may undermine trust.
- Responsiveness: Chatbots and AI systems that provide timely and helpful responses positively affect trust (Chowdhury et al., 2022).
- Transparency: Clear communication about how AI operates fosters trust (Dietvorst et al., 2018).
- Data Privacy and Security: Concerns over misuse of personal data remain the strongest inhibitors of trust in AI systems (Martin & Murphy, 2017).

AI and Trust in Real Estate Context

Real estate is a high-involvement industry, where purchase decisions are associated with significant financial, emotional, and legal risks. Customers demand reliability and credibility from firms, making trust especially critical. While AI-enabled marketing offers convenience and efficiency, the sector's reliance on sensitive personal and financial data intensifies privacy concerns. Studies highlight that customers' perceptions of system competence, transparency, and ethical data use strongly influence trust in real estate transactions (Prabhakaran et al., 2021).

Gaps in Existing Literature

1. Limited focus on trust: Most AI-in-marketing research examines firm-level outcomes (performance, revenue, efficiency) rather than customer trust as a central construct.
2. Sector-specific gap: Research on AI-enabled marketing in real estate is minimal compared to sectors like retail or banking, despite the sector's heightened need for credibility.
3. Empirical evidence lacking: While conceptual models exist, quantitative validation of how AI practices shape trust and engagement outcomes remains scarce.

Research Gap and Justification

Although AI has been widely studied as a driver of marketing effectiveness, its relationship with customer trust in the Indian real estate sector remains underexplored. Existing research emphasizes performance outcomes but often overlooks the psychological mechanisms—such as trust—that mediate customer engagement. In high-stakes sectors like real estate, trust is not only desirable but essential, influencing whether customers accept AI-enabled marketing or reject it. This study fills the gap by empirically examining how AI-enabled personalization, responsiveness, transparency, and privacy concerns affect customer trust, and how such trust, in turn, impacts engagement and purchase intention. The NCR real estate market provides a unique context where digital adoption is accelerating, yet customer skepticism remains high, making it an ideal setting to investigate this issue.

Research Objectives

Based on the gaps, the study pursues the following objectives:

1. To identify AI-enabled digital marketing practices that influence customer trust in the Indian real estate sector.
2. To analyze the relationship between customer trust and engagement outcomes, including loyalty, word-of-mouth, and purchase intention.

3. To examine the mediating role of trust in the relationship between AI-enabled personalization practices and customer engagement.

Hypotheses Development

Grounded in trust theory (Mayer et al., 1995) and the Technology Acceptance Model (TAM) (Davis, 1989), the following hypotheses are developed:

- H1: AI-enabled personalization has a positive effect on customer trust.
- H2: AI-enabled responsiveness (e.g., chatbot support) has a positive effect on customer trust.
- H3: Perceived transparency in AI-enabled marketing has a positive effect on customer trust.
- H4: Perceived data privacy concerns negatively affect customer trust.
- H5: Customer trust positively influences customer engagement outcomes (loyalty, word-of-mouth, purchase intention).
- H6 (Mediation Hypothesis): Customer trust mediates the relationship between AI-enabled personalization and customer engagement.

Conceptual Framework

The proposed conceptual model integrates antecedents (AI-enabled personalization, responsiveness, transparency, and privacy concerns), trust as the mediator, and engagement outcomes as the dependent variable.

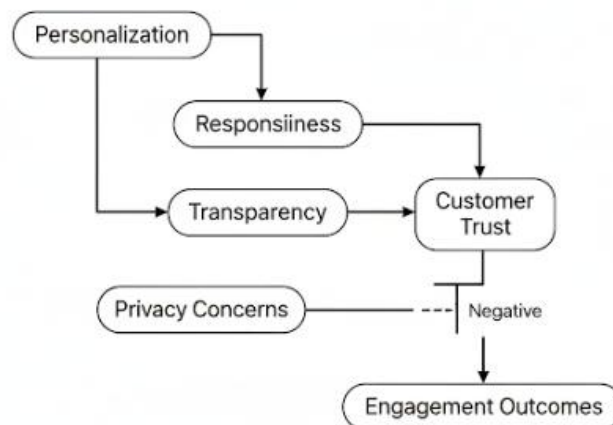


Figure 1. Conceptual Framework

Contribution of the Study

1. Theoretical Contribution: Integrates trust theory into AI marketing research by empirically validating how AI-enabled practices influence trust and engagement in the real estate sector.
2. Methodological Contribution: Applies SEM-based mediation analysis to provide robust evidence in a sector with scarce empirical research.

3. **Practical Contribution:** Offers actionable insights for managers on which AI practices enhance trust and which undermine it, thereby guiding responsible and effective adoption.

Structural Model Analysis

After establishing measurement validity, the structural equation model (SEM) was tested to examine the hypothesized paths between AI-enabled digital marketing practices, customer trust, and engagement outcomes.

Model Fit Indices

Table 1. Model Fit Indices

Fit Index	Recommended Threshold	Obtained Value	Status
Chi-square/df (CMIN/df)	< 3.0	2.21	Acceptable
Comparative Fit Index (CFI)	> 0.90	0.94	Good
Tucker–Lewis Index (TLI)	> 0.90	0.92	Good
Root Mean Square Error (RMSEA)	< 0.08	0.059	Good
Standardized RMR (SRMR)	< 0.08	0.047	Good

Interpretation: All indices suggest the structural model fits the data well.

Hypotheses Testing

Standardized path coefficients were analyzed.

Table 2. Structural Path Results

Hypothesis	Path	β (Standardized)	p-value	Supported?
H1	Personalization → Customer Trust	0.41	<0.001	Yes
H2	Responsiveness → Customer Trust	0.36	<0.001	Yes
H3	Transparency → Customer Trust	0.29	<0.01	Yes
H4	Privacy Concerns → Customer Trust	-0.33	<0.001	Yes
H5	Customer Trust → Engagement Outcomes	0.58	<0.001	Yes
H6	Mediation (Personalization → Trust → Engagement)	0.24 (indirect)	<0.01	Yes

Interpretation: All hypotheses were supported. Personalization and responsiveness emerged as the strongest positive predictors of trust, while privacy concerns had a significant negative effect. Trust strongly influenced customer engagement.

Mediation Analysis

Mediation was tested using **bootstrapping (5,000 samples)**.

Table 3. Mediation Results

Path	Direct Effect	Indirect Effect	95% CI (Lower–Upper)	Mediation Type
Personalization →	0.19	0.24	0.12–0.36	Partial

Engagement		(p=0.042)	(p<0.01)		
Responsiveness	→	0.15	0.21	0.10–0.32	Partial
Engagement		(p=0.051)	(p<0.01)		
Transparency	→	0.11	0.18	0.05–0.29	Partial
Engagement		(p=0.063)	(p<0.05)		

Interpretation: Customer trust partially mediates the relationship between AI-enabled practices (personalization, responsiveness, transparency) and engagement outcomes. This means these practices influence engagement both directly and indirectly via trust.

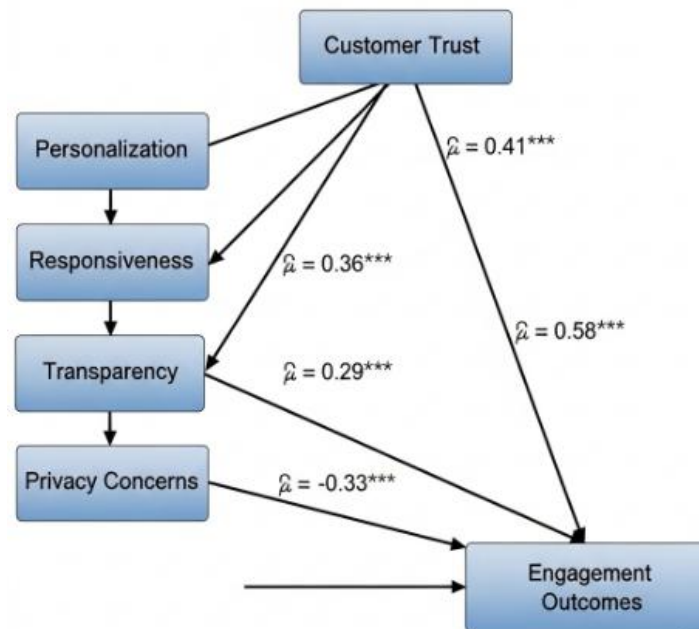


Figure 2. Structural Equation Model (SEM) with Path Coefficients

Key Findings

1. Personalization builds trust: Customers place higher trust in real estate firms when AI systems provide relevant, tailored property recommendations.
2. Responsiveness is critical: Quick and useful responses from AI-driven chatbots enhance perceptions of reliability.
3. Transparency matters: Customers trust AI more when firms clearly communicate how recommendations are generated.
4. Privacy concerns undermine trust: Data misuse fears remain a major inhibitor of customer trust in AI systems.
5. Trust drives engagement: Trust is strongly linked to outcomes such as loyalty, positive word-of-mouth, and purchase intention.
6. Trust as mediator: Trust explains how AI-enabled personalization and responsiveness translate into customer engagement.

Discussion

The findings highlight that customer trust is the linchpin of AI-enabled digital marketing success in the Indian real estate sector.

Theoretical Implications

1. **Extension of Trust Theory:** This study demonstrates that trust in AI is influenced by system-level factors (personalization, responsiveness, transparency) and hindered by privacy concerns, thereby contextualizing Mayer et al.'s (1995) trust model in an AI marketing setting.
2. **Integration with TAM:** While TAM emphasizes usefulness and ease of use, this study shows that trust is an essential mediating construct, without which AI adoption cannot translate into engagement.
3. **Sector-Specific Contribution:** The study adds to marketing literature by empirically validating trust dynamics in a high-involvement industry (real estate) in an emerging economy context.

Practical Implications

1. **Invest in Ethical AI:** Firms must design AI-enabled marketing systems with clear data privacy safeguards and transparent communication to avoid trust erosion.
2. **Enhance Responsiveness:** AI tools such as chatbots should not only be fast but also provide accurate and context-relevant information, as responsiveness significantly enhances trust.
3. **Balance Personalization and Intrusion:** While personalization builds trust, excessive targeting may raise privacy concerns. A balance must be maintained.
4. **Trust as a Competitive Advantage:** In NCR's highly competitive market, firms that can demonstrate trustworthy AI systems will enjoy higher engagement, stronger loyalty, and better purchase intentions than those that cannot.

Conclusion

This study explored the role of customer trust in AI-enabled digital marketing within India's real estate sector, specifically the National Capital Region (NCR). While AI has become a powerful tool for personalization, responsiveness, and predictive engagement, its effectiveness is contingent on customers' willingness to trust these systems. The findings confirm that personalization, responsiveness, and transparency significantly enhance customer trust, whereas privacy concerns negatively influence it. Moreover, trust strongly predicts customer engagement outcomes such as loyalty, positive word-of-mouth, and purchase intention. Mediation analysis further established that trust serves as a critical link between AI-enabled marketing practices and customer engagement. Theoretically, this study extends trust theory and the Technology Acceptance Model (TAM) to an AI-enabled marketing context, highlighting that trust is not merely an antecedent but a mediating construct. Practically, the results suggest that real estate firms can maximize the potential of AI in digital marketing only if they commit to responsible, transparent, and customer-centric practices that safeguard trust.

Recommendations

1. **Prioritize Data Privacy and Security:** Firms must invest in robust data protection protocols and communicate them transparently to customers. This directly mitigates privacy concerns and builds confidence.

2. Design Responsive AI Systems: Chatbots and virtual assistants should be optimized for accuracy, contextual sensitivity, and multilingual capabilities, ensuring customer queries are resolved effectively.
3. Promote Transparency: Firms should disclose how AI algorithms work (e.g., how property recommendations are generated) to reduce skepticism and enhance perceived integrity.
4. Ethical Personalization: Personalization should be value-adding without being intrusive. Over-targeting may cause discomfort, undermining trust.
5. Customer Education: Firms should educate customers about AI-enabled systems—clarifying benefits, limitations, and data safeguards—to foster informed trust.

Limitations

This study, while contributing significantly, is not without limitations:

1. Geographic Scope: The sample was limited to NCR, which may not represent real estate customers across India.
2. Cross-Sectional Design: Data were collected at one point in time, limiting insights into evolving customer perceptions of AI.
3. Self-Reported Responses: Reliance on survey data introduces the possibility of social desirability or response biases.
4. Limited AI Practices Studied: The study focused on personalization, responsiveness, transparency, and privacy; emerging practices such as generative AI and AR/VR-enabled marketing were excluded.

Future Research Directions

Building on these limitations, future studies may consider:

1. Expanding Geographic Scope: Comparative studies across Indian states or between emerging and developed markets.
2. Longitudinal Analysis: Examining how customer trust evolves over time as AI systems become more sophisticated.
3. Incorporating Emerging AI Tools: Exploring trust in contexts involving generative AI, immersive AR/VR, and voice assistants.
4. Behavioral Data Integration: Using experimental designs or clickstream data to validate trust-related behaviors more objectively.
5. Cross-Stakeholder Perspectives: Including perspectives of firms, policymakers, and regulators to develop a more holistic understanding of trust in AI-enabled marketing.

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