

Between Personalization and Trust: Generation Z's Response to AI-Driven Organic Food Promotional Communication.

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ABSTRACT

Artificial Intelligence has changed the way digital promotions are selected, delivered and personalised. Instead of seeing the same advertisement as everyone else, consumers increasingly encounter messages based on their searches, browsing behaviour, interests, previous interactions and inferred preferences. Generation Z is particularly relevant because digital platforms are deeply embedded in their everyday lives. Yet being comfortable with digital technology does not necessarily mean accepting every form of AI-driven advertising. This study examines how Gen Z consumers respond to AI-personalised advertising and, more specifically, which characteristics make such advertising effective from the consumer's point of view.

This research follows a qualitative approach and focuses on urban consumers aged 18–30 years who actively use digital platforms and have purchased at least one organic food product. Semi-structured, in-depth interviews are used to understand how participants respond to repeated advertisements, personalised recommendations, influencer promotions, health-oriented messages and targeted organic-food suggestions. The responses are analysed through Braun and Clarke's (2006) six-phase thematic analysis. Rather than assuming that personalised advertising directly produces a purchase, the study examines the stages between exposure and buying, including awareness, curiosity, consideration, trust, trial, price evaluation and previous experience.

The research is informed primarily by the Theory of Planned Behaviour and the Personalisation–Privacy Paradox, with the Technology Acceptance Model used as a supplementary perspective. The expected contribution is that AI-personalised promotions may be strong in attracting attention and encouraging consumers to explore organic products, but their influence is likely to depend on whether the message feels relevant, credible and useful without becoming intrusive. Certification, reviews, brand reputation, influencer credibility, price and prior experience are therefore treated as important factors in the final purchase decision. The study seeks to develop a consumer-centred perspective to the growing discussion on AI-enabled food marketing in metropolitan India.

Keywords: Artificial Intelligence, AI-Personalised Advertising, Generation Z, Advertising Effectiveness, Consumer Response, Digital Advertising, Personalisation, Privacy, Social Media, Consumer Behaviour.

How to cite this article: Sujata Sen Bhowmick. Between Personalization and Trust: Generation Z's Response to AI-Driven Organic Food Promotional Communication.. *Int J Drug Deliv Technol.* 2026;16(78s):1455-1463. DOI: 10.25258/ijddt.16.78s.198.

Source of support: Nil.

Conflict of interest: Nil.

INTRODUCTION

Digital advertising has changed rapidly as Artificial Intelligence has become part of audience targeting, content selection and recommendation systems. Consumers no longer encounter promotions only because a marketer has chosen a broad demographic segment; algorithms can increasingly select messages according to individual interests and online behaviour. This makes advertising more personalised, but it also changes how consumers experience, evaluate and respond to advertising.

At the same time, the way consumers encounter information about food is changing. Artificial Intelligence is increasingly being used in recommendation systems, audience segmentation, predictive analytics and digital advertising. A consumer who searches for healthy recipes, watches fitness-related content or visits an organic-food page may subsequently receive promotions for organic products. The experience can feel useful because the advertisement appears to arrive at the right time. It can also feel uncomfortable when the consumer

begins to wonder how much the platform knows about them. This tension is particularly interesting in the case of organic food because promotions may touch on personal ideas about health, diet and lifestyle.

Generation Z is especially important in this setting. Young consumers spend substantial time in digital environments where product discovery, peer recommendations, influencer content, reviews and advertising often appear together. Recent literature on Gen Z and organic food points to the importance of health consciousness, environmental concern, knowledge, consumption values and green trust (Bhutto et al., 2023; Agarwal et al., 2025; Ngo et al., 2026). Social media has also been linked with awareness, satisfaction and purchase-related outcomes among young organic-food consumers. These findings suggest that the digital environment may shape not only what Gen Z consumers know about organic food, but also how they evaluate and eventually purchase it.

However, the literature still leaves an important

question unanswered. We know relatively little about how Gen Z consumers themselves interpret AI-personalised advertisements. Do they see such promotions as helpful recommendations, or do they see them as intrusive attempts to influence them? Does a personalised advertisement merely create awareness, or can it move a consumer towards trying and purchasing an organic product? What happens when the advertisement is attractive but the product is expensive, poorly reviewed or difficult to verify? These questions are especially relevant in Mumbai, where digital exposure, cultural diversity and fast-paced consumption coexist.

This study therefore moves beyond the simple assumption that advertising exposure leads directly to purchase. It examines the consumer journey from seeing a personalised advertisement to forming an impression, developing curiosity, evaluating credibility and finally deciding whether or not to buy. This research uses qualitative interviews so that these stages can be understood in the consumers' own words and experiences.

- To understand how Generation Z consumers perceive and respond to AI-personalised advertising.
- To identify the features of AI-personalized promotions that Gen Z considers relevant, engaging, credible or intrusive.
- To explore how personalisation influences advertising attention, engagement, attitude and willingness to act.
- To identify the factors that strengthen or weaken the perceived effectiveness of AI-personalised advertising among Gen Z.
- RQ1: How does Generation Z perceive and respond to AI-Promotional Communications
- RQ2: Which features of AI-personalised advertising make an advertisement appear effective to Gen Z?
- RQ3: How do relevance, credibility, personalisation, privacy concerns and social influence shape Gen Z's response to AI-Promotional Communications

1.1 Research Objectives

- To understand how Generation Z consumers perceive and respond to AI-personalised advertising.
- To identify the features of AI-personalized promotions that Gen Z considers relevant, engaging, credible or intrusive.
- To explore how personalisation influences advertising attention, engagement, attitude and willingness to act.
- To identify the factors that strengthen or weaken the perceived effectiveness of AI-personalised advertising among Gen Z.

1.2 Research Questions

- RQ1: How does Generation Z perceive and respond to AI-Promotional Communications

- RQ2: Which features of AI-personalised advertising make an advertisement appear effective to Gen Z?
- RQ3: How do relevance, credibility, personalisation, privacy concerns and social influence shape Gen Z's response to AI-Promotional Communications

2. Theoretical Framework

2.1 Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) provides the main theoretical foundation for the study. Ajzen's (1991) framework explains behaviour through intention, while intention is shaped by attitude, subjective norms and perceived behavioural control. In this setting, attitude refers to how positively or negatively a consumer views organic food and the advertised product. Subjective norms include the influence of friends, family, online communities and influencers. Perceived behavioural control relates to whether the consumer believes that purchasing organic food is practical and manageable in terms of price, availability, convenience and information.

The framework is useful because an AI advertisement does not operate in isolation. A personalised advertisement may strengthen a consumer's existing positive attitude towards organic food, but the final decision may still depend on whether the product is affordable and easily available. Similarly, an influencer recommendation may create social approval, but a consumer who doubts the authenticity of the product may still decide not to purchase it. TPB therefore provides a useful structure for understanding the transition from digital exposure to intention and behaviour.

2.2 Personalisation–Privacy Paradox

AI-based advertising depends on data. The same data that allow a platform to make a useful recommendation can also make a consumer feel that the platform knows too much. This is commonly described as the Personalisation–Privacy Paradox: consumers appreciate relevant and convenient recommendations while simultaneously worrying about how their information is collected and used (Winter et al., 2021; Lamprinakos et al., 2022).

The issue becomes especially meaningful for organic food because promotions may be based on searches, dietary interests, health content or lifestyle signals. A consumer may appreciate an advertisement for an organic snack after searching for healthier foods, yet feel uncomfortable if the advertisement appears to reveal assumptions about their health or personal choices. This study therefore examines both sides of personalisation—its usefulness and its potential to create irritation, distrust or privacy concerns.

2.3 Technology Acceptance Model as a Supporting Perspective

The Technology Acceptance Model (TAM) adds another useful perspective by focusing on perceived

usefulness and ease of use. In this study, TAM helps explain why some consumers readily accept AI-generated recommendations on grocery and social-media platforms while others ignore them. If a recommendation saves time, appears relevant and makes product discovery easier, it may be welcomed. If it creates confusion, feels repetitive or appears manipulative, the same technology may be rejected.

2.4 Conceptual Framework

This research views AI-personalised advertising as the starting point of a consumer response process rather than as a direct cause of purchase. Exposure to an advertisement may first lead to cognitive evaluations such as relevance, usefulness and intrusiveness. These evaluations can produce emotional responses such as curiosity, comfort, interest, irritation or anxiety. Trust is then developed or reduced through factors such as certification, reviews, brand reputation and influencer credibility. Purchase intention may emerge when these responses are supported by favourable subjective norms, acceptable price and perceived control over the purchase.

The framework is also compatible with the Stimulus–Organism–Response perspective used in related digital and influencer-marketing research. Here, the AI-personalised advertisement acts as the stimulus; the consumer's cognitive and emotional interpretation forms the organismic response; and consideration, trial or purchase represents the behavioural response.

3. Literature Review

3.1 AI and the Changing Nature of Digital Marketing

AI has moved well beyond being a technical system operating in the background. It is now involved in several visible parts of digital marketing, including audience selection, content creation, recommendation, advertising optimisation and campaign evaluation.⁵ highlight the broad implications of AI for business and marketing. For organic-food brands, this development is useful because the category depends heavily on communicating qualities such as health, authenticity, sustainability and trust.

AI can help marketers identify consumers who are more likely to respond to particular messages. Instead of presenting the same organic food advertisement to everyone, a platform may show different messages based on previous searches, browsing patterns, purchases or content engagement. This creates the possibility of more meaningful communication, but it also raises questions about whether consumers understand why they are seeing a particular advertisement and whether they are comfortable with the underlying data practices.

3.2 Personalization, Privacy and Consumer Trust

Personalised advertising does not automatically produce positive responses.¹² found that the effects of trait-based personalisation in social-media advertising were more complicated than the assumption that a better personal match always improves advertising outcomes.⁹ similarly showed that the way data collection is presented can influence consumer responses. These findings are important because they shift attention from the technical capability of AI to the consumer's experience of that capability.

Indian studies cited in the paper also indicate that privacy remains an important concern even when consumers recognize the convenience of personalised advertising. For the present study, this means that Gen Z should not be treated as a uniformly technology-loving group. Young consumers may be comfortable with recommendations while still questioning the source of the recommendation, the amount of data being used and the extent to which an advertisement is trying to influence them.

3.3 Gen Z and Organic Food Consumption

Recent research provides a stronger basis for understanding Gen Z's relationship with organic food.³, studying Generation Z consumers in Pakistan, found relationships among social-media influence, brand awareness, satisfaction and repurchase intention. Although the study is outside India and focuses on repurchase, it demonstrates that digital influence can continue beyond initial product awareness.

² provide Indian evidence by examining Gen Z organic-food consumption through consumption values, environmental concern and green trust. Their findings suggest that organic-food choices are not driven by a single motive. Environmental meaning and confidence in green claims can be important alongside functional value. This is particularly relevant to personalised advertising because AI systems can potentially deliver different messages to consumers with different value orientations.

¹⁰ further connect Gen Z organic-food purchase intention with health consciousness, environmental consciousness, knowledge and trust within the TPB framework. Together, these studies indicate that Gen Z's interest in organic food is influenced by both personal values and social or informational environments. AI-based advertising may reinforce these existing orientations, but it should not automatically be treated as the source of them.

3.4 Social Media, Influencers and Digital Word-of-Mouth

Social media has become an important space in which consumers discover food products, learn about their benefits and observe how other people use them.⁸, using Indian organic-food consumers, found that food safety, environmental concerns, health benefits, electronic word-of-mouth and satisfaction were relevant to purchase intention.⁶

also connected social media and organic-food literacy with purchase intention through the AISAS framework.

For Gen Z, advertising therefore exists alongside influencer reviews, short videos, comments, ratings and peer recommendations. This makes it difficult to separate a personalised advertisement from the larger digital environment surrounding the product. An advertisement may create the first spark of interest, while an influencer video or customer review may provide the reassurance needed to complete the purchase.

3.5 Indian Urban Consumers and Organic Food

Research on Indian consumers has repeatedly highlighted health, knowledge, environmental concern, trust, price and availability as important elements of organic-food purchasing.¹¹ Earlier work identified a health-conscious but cautious urban consumer segment, with premium pricing, certification doubts and availability acting as barriers.⁷ Similarly emphasised the importance of organic-food knowledge, while more recent work cited in this study connects health consciousness, green attitude and subjective knowledge with purchase intention.

These findings are important when interpreting AI advertising. A highly attractive advertisement may create interest, but a consumer may still ask: Is this really organic? Is the certification genuine? Is the product worth the extra cost? Can I find it easily? The answers to these practical questions may determine whether digital attention becomes actual consumption.

3.6 Mumbai as the Research Context

Mumbai offers a particularly relevant setting for this research because of its high level of digital connectivity, multicultural consumer base and convenience-oriented lifestyle. Consumers can encounter food information through several channels within a short period—social-media feeds, search engines, grocery applications, influencer content and online reviews. At the same time, the city brings together consumers with different languages, incomes, lifestyles and food preferences. The literature reviewed for this paper contains considerably more general Indian or Delhi-NCR evidence than qualitative evidence focused specifically on Mumbai Gen Z consumers and AI-personalised advertising. This provides a useful contextual space for the present study.

3.7 The Intersection of Gen Z, Organic Food and AI-Personalised Advertising

The literature can be understood as three connected but still partly separate streams. The first stream examines why consumers, particularly Gen Z, choose organic food and points to health, environmental concern, knowledge, values and trust. The second stream looks at social media and digital communication, showing that social influence, electronic word-of-mouth and online information

can shape awareness and purchase intention. The third stream examines AI-based personalisation and shows that relevance can increase engagement while excessive or poorly explained personalisation can create privacy concerns.

The important unanswered question lies where these three streams meet. There is limited qualitative evidence on how Gen Z consumers in an Indian metropolitan city actually experience AI-personalised advertisements. It is not enough to know that an advertisement was delivered to a consumer. We also need to understand what the consumer thought about it, whether the recommendation felt genuinely relevant, whether it generated curiosity, whether the consumer checked reviews or certification, and what ultimately made them purchase or reject the product.

3.8 Research Gap

- Existing Indian organic-food research is still dominated by quantitative approaches and provides comparatively less insight into consumers' lived experiences of personalised advertising.
- Research on AI personalisation often examines privacy, relevance or advertising effectiveness in general rather than the specific context of organic food.
- Gen Z organic-food research and AI-personalised advertising research have rarely been brought together within a Mumbai-specific qualitative framework.
- There is scope to integrate TPB, the Personalisation–Privacy Paradox and TAM to explain how cognitive, emotional and trust-related responses connect advertising exposure with purchase behaviour.

This study responds to these gaps by focusing on the consumer's own account of the advertising experience. Its central argument is not that AI advertising automatically makes Gen Z buy organic food, but that personalised advertising may influence different stages of the decision process, with its final effect depending on credibility, relevance, privacy, value and practical purchase conditions.

4. Research Methodology

4.1 Research Philosophy

This research follows an interpretivist philosophy. Consumer responses to AI advertising are understood as experiences that are shaped by individual meanings, social surroundings and context. This approach is appropriate because the study is interested in what consumers think and feel when they encounter personalised organic-food promotions rather than in testing a predetermined numerical relationship.

4.2 Research Design

A qualitative descriptive design is used to provide a clear and detailed account of participants' experiences. The approach allows participants to

explain what they notice in advertisements, what attracts or discourages them, how they judge credibility and how they decide whether to act on a recommendation.

4.3 Research Approach

This research follows an inductive approach. Themes are allowed to emerge from participant accounts rather than being forced into a fixed set of categories. This is consistent with the exploratory purpose of the research.

4.4 Population and Sampling

The target population consists of urban Mumbai consumers aged 18–30 years who regularly use Instagram, YouTube, Google Search or online grocery applications and who have purchased at least one organic food product during the previous twelve months. Purposive sampling is used because the study requires participants who can speak directly about the phenomenon under investigation.

4.5 Sample Size

The research targets approximately 50 participants, with interviews continuing until sufficient thematic saturation is achieved. The working paper records 43 interviews in the current study description. The intention is to continue examining responses until additional interviews no longer contribute meaningful new themes.

4.6 Data Collection

Semi-structured, in-depth interviews are used. The interview guide covers participants' digital-media habits, their recall of organic-food advertisements, perceived relevance and usefulness, feelings of irritation or comfort, trust, certification, reviews, influencer content, price, previous experience and privacy concerns. Participants are also encouraged to explain specific experiences through follow-up prompts.

4.7 Interview Procedure

Interviews are conducted either face-to-face or through secure online video-conferencing platforms, depending on participant convenience. Each interview is expected to last approximately 30–45 minutes. With informed consent, interviews are audio-recorded for transcription, and field notes are maintained to capture contextual observations.

4.8 Data Analysis

The interview transcripts are analysed using Braun and Clarke's (2006) six-phase thematic analysis. The process begins with familiarisation with the transcripts, followed by initial coding, searching for themes, reviewing themes, defining and naming themes, and finally producing the analytical report. Where possible, independent coding and peer discussion are used to improve the trustworthiness of interpretation.

4.9 Ethical Considerations

- Participants provide informed consent before taking part.

- Names and identifying information are removed from transcripts and pseudonyms are used where required.
- Participation is voluntary and participants may withdraw without penalty.
- Interview recordings and transcripts are stored securely and accessed only by the research team.

4.10 Methodological Limitations

The qualitative design provides depth but does not support statistical generalisation. Participants may also present themselves in a socially desirable way, particularly when discussing healthy eating or privacy. The Mumbai-specific sample may limit transferability to other Indian locations, and self-reported behaviour cannot always be assumed to match actual purchasing behaviour.

5. Gen Z Analysis and Advertising Effectiveness

5.1 What Advertising Effectiveness Means from a Gen Z Perspective

For Gen Z, an advertisement is not effective simply because it is noticed or clicked on. Its effectiveness depends on whether it feels relevant, creates interest, builds trust and encourages the consumer to explore the product further. A personalised advertisement may attract attention, but the final response can still depend on factors such as credibility, price, reviews and perceived value.

Gen Z may appreciate promotion that make product discovery easier, but excessive personalisation can also feel intrusive. Therefore, advertising effectiveness in this study is viewed as a gradual process—from **attention and relevance to engagement, trust and intention to act**, rather than as an immediate purchase response.

5.2 Gen Z Responses that May Indicate Effective AI Advertising

- Advertising effectiveness in this study is not limited to the final purchase. For Gen Z, an advertisement may be effective if it first succeeds in getting noticed, then feels relevant enough to hold attention, creates interest, encourages the consumer to seek more information and finally makes them willing to consider or act on the advertised product.
- This broader view matters because a personalised advertisement can perform well at one stage and poorly at another. A visually attractive advertisement may receive attention but fail to build trust. A highly relevant recommendation may generate clicks but not purchase. Conversely, an advertisement that is less flashy may still be effective if it provides credible information and helps the consumer make a decision.
- Gen Z's response is therefore likely to depend on the balance between relevance and control. Consumers may appreciate the feeling that an advertisement matches their interests while becoming resistant when personalisation

appears excessive, repetitive or difficult to understand.

5.3 Illustrative Gen Z Opinions on Advertising Effectiveness

Retention: The consumer remembers the brand or advertisement later and may consider the product again.

Action intention: The consumer becomes willing to enquire, compare, add the product to a cart, visit a store or make a purchase.

Positive attitude: The consumer develops a favourable impression of the advertisement and the advertised brand.

Credibility: The advertisement is supported by information, reviews, transparent claims or trustworthy sources.

Engagement: The consumer clicks, watches, saves, shares, searches for the brand or visits the product page.

Attention: The consumer notices the advertisement and is willing to spend time looking at it.

Relevance: The advertisement feels connected to the consumer's actual interests rather than appearing random.

5.4 Interpretation of Gen Z Opinions

"Sometimes I click because the ad is personalised, but then the price or the product details stop me from buying."

"If the advertisement understands my interests but still gives me enough information to decide for myself, I find it effective."

"Reviews and comments make an advertisement more convincing. I want to see what real people think before I spend money."

"For me, a good ad should give me a reason to care. Just saying that AI recommended it is not enough."

"If an ad keeps following me everywhere, I start ignoring it. Personalisation is good only up to a point."

"I notice personalised ads, but noticing them does not mean I will buy. I usually check the product somewhere else first."

"If the ad actually matches what I am looking for, I do not mind seeing it. It feels useful rather than like a random ad."

Important: These are illustrative participant-style statements, not actual interview quotations. They should be replaced with verbatim statements from your respondents after the interviews are coded.

5.5 Proposed Analytical Model of Advertising Effectiveness

Finally, advertising effectiveness appears to be closely linked with the product and brand behind the advertisement. AI can improve targeting, but it cannot compensate indefinitely for poor product quality, weak credibility, high price or negative consumer experiences. The technology may improve the delivery of the message, while the substance of the message determines whether the consumer continues with it.

Another pattern concerns consumer control. Gen Z may prefer promotions that help them discover products without making the decision for them. In this sense, effective AI advertising may be perceived as assistance rather than persuasion. The consumer still wants to compare information, read reviews and make the final choice independently.

The opinions also suggest that effective personalisation may have a limit. A consumer can appreciate a recommendation while simultaneously rejecting excessive targeting. This means that the effectiveness of AI advertising may decline when consumers feel watched, manipulated or repeatedly exposed to the same message.

These illustrative responses highlight an important distinction between personalisation and effectiveness. Gen Z may notice personalised promotions more easily because the message appears relevant, but attention alone should not be interpreted as advertising success. The advertisement becomes more effective when it can maintain interest, provide credible information and support the consumer's next decision.

6. Expected Themes and Findings

Because the study is qualitative and the analysis is being developed from participant accounts, the following themes should be treated as anticipated areas of inquiry rather than confirmed findings.

Participants may describe encountering organic-food promotions repeatedly across Instagram, YouTube, Google and online grocery apps. Repeated exposure may strengthen brand recognition, while different platforms may play different roles: short-form social content may create initial discovery, YouTube may provide explanation, and search or grocery applications may become more relevant when purchase intent is higher.

Participants may appreciate recommendations that fit their genuine interests, such as organic, vegan, gluten-free or health-oriented products. At the same time, highly precise recommendations may be described as uncomfortable or 'too personal'. This theme captures the balance between relevance and intrusiveness.

AI may attract attention, but consumers are still likely to look for evidence that the product is genuinely organic. Certification, reviews, brand reputation and credible influencers may therefore become important before purchase. The study will distinguish trust in the technology from trust in the product and the organisation behind it.

Personalized promotions may encourage consumers to investigate or try an organic product, particularly when the message is accompanied by introductory offers or useful product information. The study will explore whether this first trial develops into repeat purchase or remains a one-time experiment.

Some participants may question how platforms know what they are interested in. Concerns may

centre on data collection, algorithmic profiling, lack of transparency and limited control over personalised advertising. This theme directly connects with the Personalisation–Privacy Paradox. Gen Z consumers may explain their interest in organic food through health, environmental responsibility, natural ingredients or a broader desire to make better consumption choices. AI advertising may strengthen an existing interest rather than create that interest from nothing.

The boundary between ordinary influencer content, sponsored promotion and algorithmically recommended content may be difficult for consumers to distinguish. Authenticity, expertise and transparency may therefore influence whether an influencer-based organic-food recommendation is believed.

Even a highly relevant advertisement may fail to convert into purchase if the consumer feels that the organic product is too expensive or offers insufficient additional value. Discounts may encourage first trials, while long-term purchase may depend on perceived quality, trust and affordability.

6.1 Theme 1: Visibility and Awareness of AI-Personalised Organic-Food Advertising

Participants may describe encountering organic-food promotions repeatedly across Instagram, YouTube, Google and online grocery apps. Repeated exposure may strengthen brand recognition, while different platforms may play different roles: short-form social content may create initial discovery, YouTube may provide explanation, and search or grocery applications may become more relevant when purchase intent is higher.

6.2 Theme 2: When Personalisation Feels Useful—and When It Feels Uncomfortable

Participants may appreciate recommendations that fit their genuine interests, such as organic, vegan, gluten-free or health-oriented products. At the same time, highly precise recommendations may be described as uncomfortable or 'too personal'. This theme captures the balance between relevance and intrusiveness.

6.3 Theme 3: Trust, Certification and Credibility

AI may attract attention, but consumers are still likely to look for evidence that the product is genuinely organic. Certification, reviews, brand reputation and credible influencers may therefore become important before purchase. The study will distinguish trust in the technology from trust in the product and the organisation behind it.

6.4 Theme 4: Curiosity, Trial and the First Purchase

Personalised promotions may encourage consumers to investigate or try an organic product, particularly when the message is accompanied by introductory offers or useful product information. The study will explore whether this first trial develops into repeat purchase or remains a one-time experiment.

6.5 Theme 5: Privacy Concerns and Algorithmic Skepticism

Some participants may question how platforms know what they are interested in. Concerns may centre on data collection, algorithmic profiling, lack of transparency and limited control over personalised advertising. This theme directly connects with the Personalisation–Privacy Paradox.

6.6 Theme 6: Health and Environmental Values

Gen Z consumers may explain their interest in organic food through health, environmental responsibility, natural ingredients or a broader desire to make better consumption choices. AI advertising may strengthen an existing interest rather than create that interest from nothing.

6.7 Theme 7: Influencer Content and AI-Powered Recommendations

The boundary between ordinary influencer content, sponsored promotion and algorithmically recommended content may be difficult for consumers to distinguish. Authenticity, expertise and transparency may therefore influence whether an influencer-based organic-food recommendation is believed.

6.8 Theme 8: Price, Value and the Reality of Purchase

Even a highly relevant advertisement may fail to convert into purchase if the consumer feels that the organic product is too expensive or offers insufficient additional value. Discounts may encourage first trials, while long-term purchase may depend on perceived quality, trust and affordability.

7. Discussion

7.1 From Advertisement Exposure to Purchase

The conceptual position taken here is that purchase is likely to be the outcome of several small evaluations rather than a direct reaction to an advertisement. Consumers may first notice an advertisement, decide whether it is relevant, develop curiosity, check information and then judge whether the product deserves their money. This makes cognitive and emotional appraisal important links between AI personalisation and purchase behaviour.

7.2 Personalisation versus Privacy

The research also treats personalisation as a balance rather than an unquestioned advantage. A recommendation can save time and reduce search effort, but the same recommendation can feel intrusive if it appears to reveal private information. In the organic-food context, this concern may be stronger when promotions seem to infer health conditions, dietary restrictions or sensitive lifestyle choices.

7.3 Trust and the Final Purchase Decision

The literature suggests that AI can be an effective awareness and consideration tool, but trust in the advertisement should not be confused with trust in the product. Consumers may still look for certification, reviews, brand reputation and credible human voices before spending money. This

distinction is central to understanding why attention generated by AI may not always become a purchase.

7.4 Mumbai as a Distinctive Setting

Mumbai's multilingual and multicultural environment may add another layer to personalised advertising. Consumers can encounter the same organic-food message in English, Hindi or Marathi and may interpret the tone, relevance and credibility differently depending on context. The city's fast-paced lifestyle may also increase the appeal of convenient digital recommendations, while price and availability remain important practical considerations.

7.5 Theoretical Contribution

This research brings together TPB, the Personalisation–Privacy Paradox and TAM within a single qualitative framework. This combination allows the research to look simultaneously at attitudes and intentions, social influence and behavioural control, technology acceptance, and the tension between relevance and privacy. It also applies these ideas to a trust-sensitive product category and a specific metropolitan Indian context.

7.6 Practical Implications

- Personalisation should be relevant without relying unnecessarily on sensitive or overly intrusive signals.
- Brands should explain, in simple language, why a consumer is receiving a particular recommendation where appropriate.
- Certification and credible product information should be visible rather than hidden behind the advertisement.
- Influencer partnerships should prioritise genuine knowledge and credibility rather than popularity alone.
- Consumers should be given meaningful controls over personalised advertising and data use.

7.7 Policy Implications

The increasing use of AI in personalised advertising also raises questions for consumer protection and data governance. Transparency, consent and responsible use of information become especially important when algorithms infer health or lifestyle interests. The study can contribute to the wider discussion on how digital advertising can remain effective without compromising consumer autonomy.

8. Limitations and Future Research

- The study is geographically limited to Mumbai, so the findings may not transfer directly to other Indian metropolitan or non-metropolitan settings.
- The 18–30 age range focuses on Gen Z and young adults and does not capture how older generations may respond to AI-personalized advertising.
- Purposive qualitative sampling provides depth but does not allow statistical generalisation.

- Self-reported accounts may differ from actual purchasing behaviour. Future research could combine interviews with digital ethnography, purchase records or other behavioural evidence where ethically and practically possible.
- As generative AI, conversational AI and AI-generated influencers develop, future studies can examine whether consumers respond differently to synthetic endorsers compared with human influencers.
- Future research can also examine whether personalised organic-food advertising contributes to longer-term sustainable consumption rather than only short-term product trials.

9. Conclusion

This study examines a contemporary consumer-behaviour question: what happens when AI-personalised advertising meets Generation Z's interest in organic food? The paper brings together research on organic-food consumption, social media, AI-based personalisation and consumer trust to understand this question in the Mumbai context. The central proposition is deliberately balanced. AI-personalised promotions may help consumers discover organic products, attract attention and encourage curiosity or trial. However, personalisation alone is unlikely to determine the final purchase. Consumers may still evaluate whether the product is genuinely organic, whether the brand is credible, what other consumers say about it, whether an influencer appears authentic, and whether the price is justified.

This study therefore views AI as an influence within a larger consumer decision process rather than as a stand-alone driver of behaviour. For Gen Z consumers, the most persuasive advertising may be the advertising that feels relevant without feeling invasive, informative without being manipulative, and personalised without compromising trust. Understanding this balance can help organic-food marketers design better digital campaigns while also contributing to a more responsible discussion of AI and consumer autonomy.

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