INFLUENCE OF AI-GENERATED AVATARS ON CONSUMER TRUST IN THE BRAND

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Abstract. Artificial intelligence is emerging in almost every aspect of consumer life, making AI-powered content generation a significant brand marketing tool. Avatars are one of the AI-powered tools that are changing the way consumers interact with brands. The market for avatars is growing rapidly, so the question of their use in brand marketing is becoming more and more relevant. This paper tries to find out what decisions of avatars created by artificial intelligence allow to influence consumer trust in the brand, and what influence avatars have in creating consumer trust. The article analyzes the theoretical aspects of the use of avatars in creating consumer trust in a brand. It was revealed that avatars create emotional and cognitive trust in users' subconscious. The visual and audio elements of avatars can be elements of "reassurance" in users' subconscious, thereby reducing the feeling of uncertainty and ambiguity and shaping perceived familiarity. Emotional and cognitive trust shape consumer experience, brand recognition, brand love and loyalty. Emotional trust in an avatar has a greater impact on consumers' trust in the brand and thus on their purchase decision. Cognitive trust is related to the avatar's role as an expert, while emotional trust is built through the avatar's appeal to the user.

Keywords: Artificial Intelligence, influencer, avatar, consumer trust, brand.

JEL Classification: M15, M31, M39, 030, 032.

1. Introduction

Content generation based on artificial intelligence helps to simplify various tasks that are performed in companies and facilitates the making of important decisions. The use of this technology in marketing includes, but is not limited to, the creation of visual and textual tools that become a tool for the implementation of goals related to the brand (Burlacu, 2023). Artificial intelligence is emerging in almost all areas of consumer life (Lefkeli et al., 2023), and the activities of opinion leaders based on artificial intelligence is one of them. The market for virtual avatars of opinion leaders is growing rapidly. According to research data, even 38 percent Generation Z and millennials follow the accounts of virtual opinion makers on social networks for curiosity and entertainment purposes, and 42 percent follow opinion makers' avatars without knowing that the account is virtual (Kim & Park, 2023). In a study conducted in the USA in 2022 35 percent of consumers purchased a product or service promoted by virtual avatars of opinion makers, of which 40 percent were representatives of Generation Z and Millennials (Kim & Park, 2023).

Over the past 15 years, social media and influencers have become an integral part of most brands' interactive marketing strategies. The growing use of social networks in the daily life of consumers is shaping a new interaction between brands and customers, so to adapt to the prevailing new trends, companies must look for new ways to attract and involve consumers. It is in this era of harnessing technology that virtual opinion leaders are emerging as the new leader in opinion formation. A large follower base and the ability to exploit available unique content become an integral and effective tool in increasing the competitive advantage of brands (Audrezet & Koles, 2023). Considering this, it has become increasingly important for marketing researchers, scholars conducting research in the fields of digital marketing and the use of opinion leaders on consumer brand trust, and practitioners to understand how consumers attribute human characteristics and personality traits to brands, as brand personality has a significant influence on consumer behaviour. and their relationship with the brand (Ghorbani et al., 2022).

Personalization is critical in today's highly competitive business environment. With artificial intelligence

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technologies taking a central role, companies can benefit from personalized content created using data-driven algorithms that consider consumer behaviour patterns (Burlacu, 2023). Avatars, which are used as a technology and marketing tactic, can embody consumer-oriented employees, and simulate their real-life roles on corporate websites, thus strengthening consumer-brand relationships in the online environment (Elsharnouby et al., 2023). Thus, an e-shopping agent can make it easier for the user to navigate the website or provide personal information, but an avatar can anthropomorphize the interaction and make the shopping experience more impersonal. Therefore, the information presented on the website should be perceived as more reliable, the shopping experience should become more pleasant, and the probability of shopping should increase (Holzwarth et al., 2006).

As the possibilities of technology use change, traditional opinion makers are challenged by emerging virtual avatars of opinion makers, who become competitive with all ordinary opinion makers. The importance of the relationship between the consumer and the brand is increasingly recognized, but it is believed that the impersonality of the online environment hinders the development of this relationship. Despite the importance of this technology, research on the avatar concept has received little attention from a marketing perspective. Consumer research has revealed important differences in attitudes and behaviours resulting from AI interactions compared to human interactions (Kim & Duhachek, 2023). This article addresses the issue of what decisions AI-generated opinion-former avatars make to influence consumer brand trust. The aim of the work is to reveal the influence of avatars of opinion makers created by artificial intelligence on consumer trust in the brand by analysing theoretical aspects. To achieve the goal, the following tasks have been set:

– to analyse the influence of avatars of opinion formers created by artificial intelligence on increasing consumer trust in the brand.
– to develop the concept of an avatar as an opinion maker, created with the help of artificial intelligence, the influence on brand trust.

Method of systematic literature review is applied in the work.

2. Using Artificial Intelligence in digital marketing

With the development of information and communication technologies, the digital environment forces companies to rethink their strategic goals, changing both the business itself and business methods. The use of digital technologies in marketing offers completely new value propositions and ways promote business (Ianenko et al., 2023).

The adaptation of digital marketing methods is a response to changing consumer behaviour, so for brands to adapt and increase their appeal, digital marketing strategies allow them to do so regardless of time and place factors. One of the key takeaways is that it has opened a range of opportunities for brands to strengthen and build their brand image. Gabelaia and Tchelidze (2022), assessing the applicability and use of digital marketing, singled out the essential advantages of digital marketing: reach on a global level; lower costs; measurable results; personalization; openness; social content; pleasant shopping experience for brand consumers. Gabelaia and Tchelidze (2022) distinguish the possibilities of gaining a competitive advantage in addition to the mentioned advantages of digital marketing. To gain a competitive advantage, companies need to create a positive digital brand image. Internet users know what they need, but they seek experiences that influence their purchasing decisions and evaluation of alternative products or services. Digital marketing has given companies a platform to build customer awareness through digital programs and tools.

With the help of digital marketing, companies have access to more effective customer relationship management tools and ensure greater customer satisfaction. These tools are characterized by interactivity and mobility, while at the same time people are very close to them and understand them well, so they could meet their needs related to information search and perception. They help implement marketing strategies of companies more effectively and are carriers of traditional marketing principles aimed at increasing sales revenue, respectively profit, and achieving a higher level of customer satisfaction (Veleva & Tsvetanova, 2020).

When evaluating the development of digital marketing, artificial intelligence technology is becoming a new and increasingly popular tool. The concept of "artificial intelligence" is taking on the form of certainty. The concept was first used in 1956, when John McCarthy announced artificial intelligence during his conference speech. The term, which appeared in various articles, research studies and other documents, allowed the formation of different prevailing views on what artificial intelligence is (Shchitova, 2020). It is emphasized that many different definitions of the concept of artificial intelligence have been formed so far, but a unified opinion is missing. Taking this into account, it is first necessary to define what unites all the presented content elements of the concept of artificial intelligence (Table 1).

Table 1. Prevailing views on the concept of artificial intelligence (source: compiled by the author)

Authors	Artificial intelligence is…
Shchitova, 2020	the science and engineering of making intelligent machines, and "intelligence" is the computational part of the ability to achieve goals in the world.
El Hadi, 2022	the ability of machine systems to apply knowledge and act intelligently.

End of Table 1

Authors	Artificial intelligence is…
Sheikh et al., 2023	technology that allows machines to imitate various complex human skills, such as the ability to perceive, achieve goals, initiate actions, and learn from feedback.
Bartneck et al., 2021	the system's ability to correctly interpret external data, learn from such data, and use that learning to implement specific goals and tasks with flexible adaptation.
Sarmah, 2019	an area of computer science that studies how machines can imitate the intelligence of their human counterparts.

The different definitions presented reveal that defining what artificial intelligence is very difficult, but essential common denominators in the content of the concepts can be identified. Artificial intelligence should be defined as computer or machine systems that exhibit intelligent behaviour by analysing their environment and taking actions with some autonomy to achieve specific goals. Artificial intelligence is based on human thinking, so the developed algorithms allow to imitate human behaviour. Throughout its historical development, the perception of artificial intelligence itself has been constantly changing, although until then artificial intelligence was associated with any automated or computerized solution.

Artificial intelligence is applied to various sectors in the modern world. Its programs have changed most areas, thus ensuring high-quality work and operational efficiency of business operations. In the business world, artificial intelligence is fully utilized in various business processes. One of the most widely applicable areas is marketing. Organizations today have a variety of marketing strategies. One of the essential strategies that companies use in the field of marketing is to promote their products and brands. Therefore, artificial intelligence software helps companies deliver personalized advertising and marketing messages. Through ads and messages, organizations can communicate and attract more users, thereby improving their business. Artificial intelligence programs are also very important in the field of customer service (Mohsienuddin Mohammad, 2020).

Digital marketing provides a visually pleasing experience to consumers by applying the capabilities of artificial intelligence. When promoting a brand on digital platforms, artificial intelligence technology carefully evaluates consumer information before directing them to personalized brand offers that meet their needs. Thus, one of the benefits of using artificial intelligence in marketing is personalization and creating an intimate experience for the user (Haleem et al., 2022). One of the significant advantages is that the use of artificial intelligence allows for the optimization of resources for advertising, since companies, considering trends, could make targeted decisions. The ability to obtain and effectively

analyse large amounts of data, and to apply the obtained information in the development and implementation of a digital marketing strategy, Lakshmi Priyanka et al. (2023) and Jabeen (2022) single out one of the most important factors why artificial intelligence should be used in digital marketing. Making evidence-based decisions contributes to the achievement of digital marketing goals, allows a brand to know its consumers, predict consumer behaviour and respond to negative changes in time. Also, marketers can automate everyday routine tasks and spend time on generating creative ideas. In addition to these beneficial aspects, the authors also emphasize that the use of artificial intelligence allows more effective identification of the target consumer market, therefore, when planning a marketing strategy, more effective decisions are made that have an impact on increasing the competitiveness of the brand.

3. Using opinion leaders to build trust in a brand

A review of the concept of the use of artificial intelligence in the implementation of digital marketing revealed that one of the goals pursued by brands is the creation and maintenance of consumer trust, which allows to ensure long-term and loyalty-based relations between the brand and the consumer.

Trust in the context of consumer behaviour is derived from social psychology, whose research areas include relationship analysis and relationship building. Relationship building is considered an inherent feature of any valued social interaction (Na et al., 2023). In terms of the definition of trust itself, Cardoso et al. (2022) indicate that there is no consensus on the definition of trust, but point to two aspects that allow us to understand the aspects of trust evaluation that can be integrated from the context of consumer trust in a brand: 1) trust is the consumer's expectation or expectations about the brand behaviour of the person representing the mark; 2) trust is a psychological state that includes the effects of acceptability and vulnerability. Both aspects are important when evaluating the impact of avatars of opinion makers on consumer trust, since avatars are virtual characters representing a brand that satisfy consumers' expectations regarding the brand and thus form the acceptability that appears in the consumer's mind, which determines the consumer's perceived trust, and along with the intention to buy.

In the scientific literature on branding, the concept of brand trust is based on the idea of the brand-consumer relationship, which is considered a substitute for human communication between the company and its customers (Grabner-Krauter et al., 2006). Trust is one of the most powerful elements of a brand, as it contributes to building and maintaining long-term business relationships with customers. Consistency, competence, honesty, responsibility, and cooperation are some of the qualities that can reflect consumer trust in a brand for long-term

relationships. Values, beliefs, and a sense of belonging are elements in the process of building trust between individuals themselves and between companies and consumers (Munaier et al., 2022). In a more detailed analysis of the trust building process, the insights provided by Lange (2003) and the process of customer relations are very important, which reveals the stages of building trust in a brand in the stages of customer relations (Figure 1).
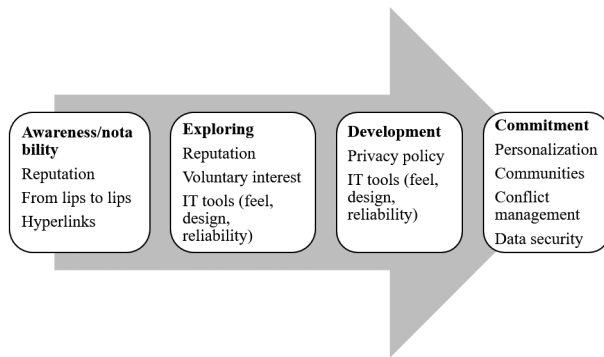

Figure 1. The process of building trust in a brand in the stages of developing relationships with consumers
(source: Lange, 2003)

Thus, the process of building trust includes different levels of relationships with consumers, and therefore trust in each of them is affected by different factors that affect consumer trust in one way or another. Trust first begins with awareness, which is related to the indirect process of getting to know each other between consumers and the company. At this stage companies use tools that allow them to create a certain brand awareness for the consumer. In this case, the transfer of trust from other acquired experiences when purchasing a brand is very important, which can be achieved through positive experiences shared by other users or strategic partners who share information about the brand and links to the brand's website. In the second stage, the user research process takes place, which is based on the considerations that arise for them, whether the brand is suitable for "exchange", so in this stage company can represent itself as reliable and able to meet the expectations of customers. At this stage, trust comes again from word-of-mouth recommendations or the formed image of a good brand, which is associated with trustworthiness and thus influences the consumer's subconscious formation of brand trustworthiness. In the third stage, companies aim for users to reveal information about themselves and to have the opportunity to create personalized interactions and develop closer relationships with them. The final stage of the consumer relationship involves the actual purchase of the consumer and the creation of brand commitment through the consumer experience. At this stage, the positive experience of the user is very important, which not only acts as a factor that strengthens commitment and trust, but also becomes an important factor in creating relationships with other sub-potential users whose relationship with the company is still in the first stage of creating relationships with users (Lange, 2003). Kim and

Chao (2019) while studying the branding process identified brand trust as the second stage, for which the experience gained by consumers in interaction with the company becomes very important. True, in the first stage, the image of the brand is distinguished, which has a significant impact not only on trust in the brand, but also on the consumer's intention to buy. The conceptual model developed by the authors, which depicts the process of brand development, revealed that trust in the brand affects consumer attachment and that all these elements interact with each other to influence consumer behaviour.

Trust can be affected by various factors. Analysing factors influencing consumer trust in a brand aims to maintain proximity to social media and the context of user-avatar interactions. Factors such as: experience and skill with technology, perceived ease of use, information quality, graphical features, social presence, personalization, security and privacy, third-party assurance, reputation, organizational size, and presence become important in shaping consumers' perceived trust on the Internet offline (Karunasingha & Abeysekera, 2022). Sung et al. (2023) point out that brand reputation influences trust in this brand, and opinion formers contribute to the formation of the brand image, so it is in this context that the role of opinion formers in consumer trust in the brand is revealed. Utami (2015) emphasizes that to increase consumer trust in a brand, physical and intellectual proximity must be created, but emotional proximity must also be maintained to enable consumer trust. In this regard, brands should be able to create emotional intimacy with customers.

Thus, building trust in a brand is inseparable from social psychology, where it is important to adapt aspects of interpersonal relationships to the context of commercial transactions. Trust is an aspiration of companies and the result of effective consumer relationship marketing, the development of which varies depending on the stage of the brand-consumer relationship. At each of the stages of building brand trust, the tools companies use to ensure increased consumer trust and ultimately pro-brand consumer behaviour become critical. One of the first and most important steps is to create brand awareness and awareness before the consumer has any direct interaction with the brand. At this stage, the measures used to create a brand image, together with positive experiences representing consumers and the dissemination of information from strategic partners, form significant foundations for the initial trust of the consumer in the brand. In the further stages of the relationship with consumers, building trust through increasingly personalized interaction between the consumer and the brand.

4. The influence of avatars on consumer trust in the brand

4.1. Concept and characteristics of avatars

Avatars is a new term that is used in today's management literature. Avatars are becoming increasingly important in today's marketing strategies as companies create

avatars to increase user interaction, provide entertainment value to their users, increase the persuasiveness of online sales channels, and provide more personalized services. The applicability of AVs in marketing is based on the processes of creating, maintaining, and developing relationships with consumers. Avatars are recognized as valuable company communication channels for brand marketing and interactive advertising, allowing to represent brands and products (Ünal & Akar, 2018). Ramadan (2023) noted that avatars can be described as a three-dimensional representation of a person in virtual space.

The word "avatar" comes from the Sanskrit word avatara, meaning "descent", to describe the incarnation or bodily manifestation of an immortal being in Hinduism. With the arrival of the age of information and technology, it is not entirely clear how the word became popular, but it is usually attributed to 1992. For Neal Stephenson's science fiction novel Snow Crash. In this novel, users of a computer system can enter virtual worlds and interact with virtual versions of each other called "avatars" (Ahn et al., 2011). Fox and Ahn (2012) indicate that, in general, the term avatar can refer to any representation of a person. Under this broad definition, names, online profiles, and dolls can be considered types of avatars. Based on different views of what an avatar is, it can be described as a virtual opinion maker that combines physical and virtual characteristics and characteristics of a person to create a parasocial world for users. In the definition provided by Audrezet and Koles (2023), virtual opinion makers or avatars are one of the possibilities of using artificial intelligence and the result of the application of artificial intelligence systems.

One of the targeted areas of analysis is the use of avatars in the interaction between the brand and consumers. Virtual opinion leaders are a modern phenomenon like traditional opinion leaders and that even though these opinion leaders do not actually exist, they can still influence others. Researchers (Jin, 2023) investigating this new modern phenomenon conduct consumer opinion research that reveals both positive and negative characteristics of virtual opinion makers (Figure 2).
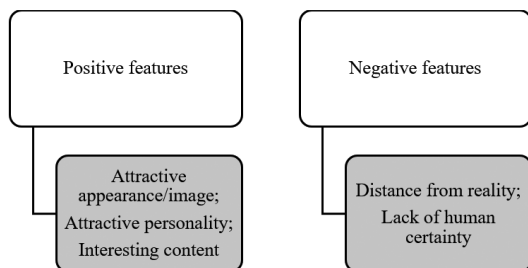

Figure 2. Features of avatars (source: Lange, 2003)

According to the features presented, the main positive features include the attractive appearance of the avatars, while also creating an attractive personality. Avatars are also used as a means of content creation, the properties, and characteristics of which determine the interest of the

published content. Because of this, along with positive features, there are also negative ones, which are mostly related to the distance felt by users from reality and the lack of human certainty. Other authors present different aspects when discussing the characteristics of avatars. For example, Vasalou et al. (2008) singled out as a key feature the flexibility that allows avatars to be personalized as needed.

In creating avatars, Boberg et al. (2008) suggest this by answering certain questions: 1) what avatars look like, 2) what they can do, 3) avatars and verbal communication, 4) avatars in context, 5) number of avatars, 6) avatar moderation, 7) who belongs to avatar, 8) avatar design. Rheu et al. (2020) focused more on avatar design characteristics, which include: likeness (user-like vs. dissimilar avatar), body size (obese vs. normal avatar), avatar fit (adaptive or non-adaptive), avatar body transformation (change or no change), self-domain (ideal self and true self vs. self-possessed avatar) and avatar behaviour (healthy vs. unhealthy).

The main goal of creating opinion makers created by artificial intelligence was related to the improvement of the function of traditional opinion makers, adapting the capabilities of artificial intelligence systems and forming new tools for creating brand-user interaction.

Avatars are recognized as useful resources for marketers because they represent the direct and voluntary disclosure of information by online users (Ünal & Akar, 2018). There are different approaches about the use of avatars in creating brand image and consumer trust, the main shortcomings are the lack of studies justifying the benefits of using avatars in practice due to the incomplete application of avatars. Pushparaj and Kushwaha (2023) also raise questions about the appropriateness of using avatars, stressing that it is necessary to pay attention to the novelty of this phenomenon, so there is still a lack of practical justification. It is also agreed that to effectively use avatars in brand marketing, purposeful creative decisions must be made to ensure the creation of an attractive avatar and the achievement of marketing goals.

Artificial intelligence and its use in brand marketing processes significantly affect consumer trust and their intention to buy (Um, 2023). Consumer confidence, and especially purchase intention, are interdependent factors related to consumer behaviour. Trust can be built through avatars, the characteristics of which are designed to allow some users to identify with the avatar.

4.2. Using opinion leaders to enable consumer trust

Fox and Ahn (2012) emphasized the degree of identification with the avatar as an important factor in determining the impact of marketing tools and communication on consumers. If users create or embody avatars with which they strongly identify, this identification can amplify the effects of avatar use. The use of opinion-former avatars in brand-consumer interaction is a relevant area of

research that can perform a modern and unique function of brand-consumer communication. Consumer trust is one of the outcomes of interaction with a brand, which helps ensure not only consumer attachment to the brand but can also lead to brand loyalty.

There is a lack of research on the influence of opinion-former avatars on consumer brand trust, but conflicting views prevail in the existing research. When a brand decides to use opinionated avatars as part of their marketing strategy, it's important to be open with their users. One of the key aspects is informing consumers when and how a brand uses opinion-forming avatars, thereby ensuring open communication with consumers based on transparency and building mutual trust (Mouritzen et al., 2023). Hofeditz et al. (2022) emphasize that there must be a focus on building consumer trust, because mutual interaction based on trust is one of the factors that determine the success of marketing strategy implementation. The authors conducted a study that evaluated the content of both traditional and virtual influencers on the Instagram platform and found that brand openness about the use of virtual influencers is essential. When presented with content from different opinion leaders, the users in the study were not sure whether the content was from a virtual or a traditional opinion leader, but prioritized three key aspects: perceived trust, social presence, and humanity.

Contradictory results were obtained by Anaya-Sánchez et al. (2022) in a study. Focusing on building consumer trust emphasizes that the quality of the content presented comes first, followed by homophily (the similarity consumers perceive between their beliefs, values, experiences, and lifestyles) and social appeal. The results of the conducted research revealed that regardless of the social image, the virtual opinion makers were interesting and instilled confidence in the content they presented. Although the study does not actualize the image of virtual opinion makers, and the main role belongs to the content, but Luca et al. (2023) point out that to create greater user trust, it is very important to create an image of a virtual opinion maker as realistic as possible to a human. Only in this way can the perceived trust of consumers be formed.

Interesting research findings are presented in Ameen et al. (2023) in a publication that evaluated the influence of traditional and virtual opinion makers on the decisions and trust of users of tourism services. Although this study substantiates Anaya-Sánchez et al. (2022) of the opinion that the quality of the content is an important factor in evaluating a product that is promoted with the help of virtual opinion formers. However, users' trust in the content published by virtual and traditional opinion makers differs. One of the findings of the study is that if virtual opinion leaders post positive information, it has a significantly greater influence on consumers and their trust in the information. On the other hand, it was established that if virtual opinion formers publish negative information, consumers statistically trust this information less, compared to negative information about a certain product or service published by traditional opinion formers. Thus, trust varies depending on the nature of the information content.

In Brown's (2020) dissertation it was revealed that one of the aspects of mistrust and intention to buy behaviour is related to users' perception that virtual opinion makers are systems and not people, and behind their management and created content are "hidden" experts who manage and shaping the personality and life of a virtual opinion maker. In this case, it becomes clear that part of the users sees the negative qualities of virtual opinion formers and their trust is highly dependent on the authenticity and human equivalent of the virtual opinion former created by the brand. Although it is important for the brand and consumers to communicate openly about the use of virtual opinion leaders in the implementation of their marketing strategy, but looking at the aspects that form consumer trust, openness can be one of the factors that would negatively affect the achievement of marketing strategy goals. Ozdemir et al. (2023) also considers as a negative factor the fact that the formation of users' trust in evaluating an opinion maker, regardless of whether he is a human opinion maker or an avatar, is guided by identical features. A traditional opinion leader who tends to share life events is often seen as more credible, as content created by an opinion leader's avatar with shared life events seems to create an existential conflict, especially when users perceive the opinion leader as an avatar.

4.3. The impact of avatars on consumer trust

The growing interest and use of opinion maker avatars and the degree of trust in AI-generated opinion maker avatars influence the interaction process between users and avatars, which affects the user experience and relationship with the brand (Guo et al., 2023). Trust is based on familiarity, so avatars facilitate the process of building consumer trust in a brand for two main reasons (Guo et al., 2023). First, the combination of verbal and non-verbal cues can create a sense of familiarity in consumers, and the social presence simulated by avatars meets consumers' expectations that they will encounter familiar elements when purchasing brand goods. Second, social cues (body gestures, eye contact, facial expressions, tone of voice) are essential factors in building trust. The visual and audio elements of avatars can be "reassurance" elements in users' subconscious, thus reducing the feeling of uncertainty and ambiguity and forming perceived familiarity (Liew et al., 2017). Guo et al. (2023) indicate that the factors that determine trust are inseparable from the emerging emotional and cognitive trust that occurs through the interaction between the user and the avatar. Emotional and cognitive trust shape consumer experience, brand recognition, brand love and loyalty. Emotional trust in an avatar has a greater impact on consumers' trust in the brand and thus on their purchase decision. Cognitive trust is related to the avatar's role as an expert,

while emotional trust is built through the avatar's appeal to the user. Thus, the influence of avatars of opinion leaders on consumer trust can be created through both the formation of cognitive trust and emotional trust. It is emphasized that the effect of an opinion-former avatar may be stronger for those consumers who already have brand knowledge (Lee, 2015).

Aspects of cognitive and affective trust were further explored by Guo et al. (2023). The work of these authors emphasizes that cognitive trust is related to the rational expectation of the user that the avatar will have the necessary properties that can be trusted. In this case, the user relies on the available knowledge, facts, and evidence, comparing them with the information provided by the avatar, thus forming an opinion about trust in the avatar. At the same time, emotional (affective) trust is promoted by pleasant feelings and created experiences, so the attractiveness and representative qualities of the avatar become very important. It is true that cognitive trust is not possible without emotional trust, so the influence of avatars of opinion makers must be evaluated through these two elements of trust.

The influence of AI-generated opinion-former avatars on consumer trust in the brand is based on a conceptual model that considers the characteristics of opinion-former avatars and factors affecting consumer trust (Figure 3).

The conceptual model presented in the figure is designed to visualize how opinion-forming avatars created by artificial intelligence shape consumer trust in a brand. The complex and multifaceted process of forming consumer trust in a brand, with the help of opinion forming avatars, determines the image and reputation of the formed brand in the social space, therefore, the identification and application of the characteristics of the opinion forming avatar that meet the expectations of target users plays an important role in creating the image of the opinion forming avatar. The conceptual model consists of three main stages:

The first stage is recognition, which must be carried out before the creation of avatars, to find out the target audience of the brand, the main characteristics and behaviour of users. At this stage, the company's contribution to understanding the audience is very important, so
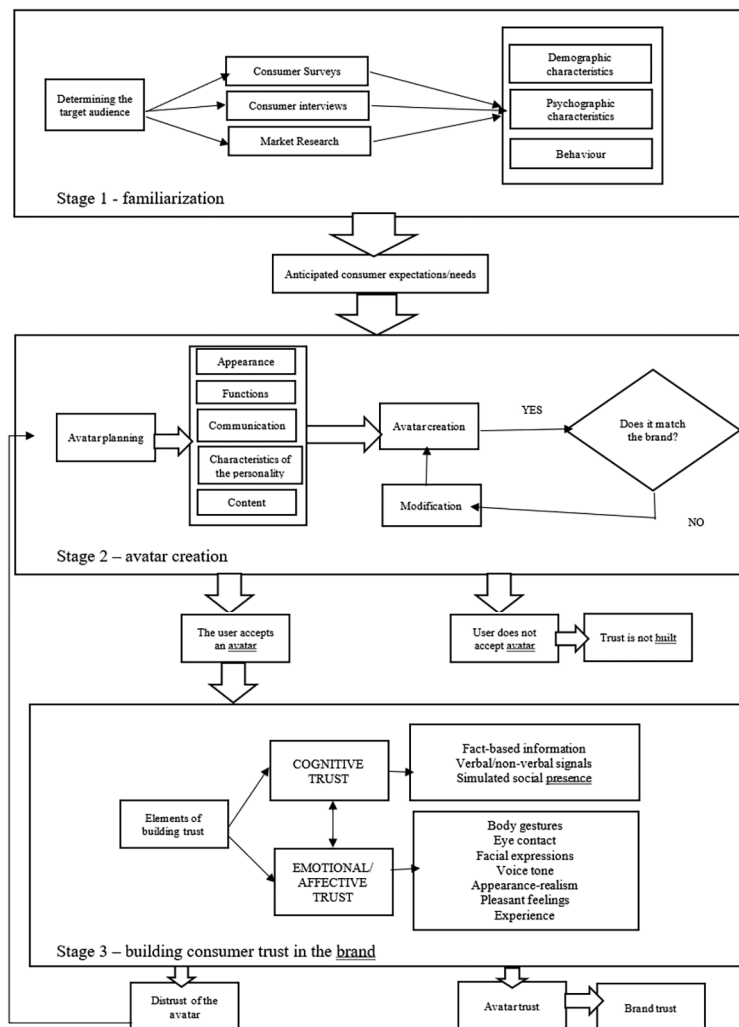

Figure 3. A conceptual model of the influence of AI-generated opinion-formers avatars on consumer brand trust
(source: compiled by the author)

getting to know consumers can be done through market research, consumer surveys and interviews. Only during this stage, by getting to know the user, it is possible to understand their possible needs and expectations, which provides valuable information on how to plan and design avatars so that they are acceptable to users in terms of their features and designs. In the formation of consumer trust, the primary stage is the expectations he has towards the behaviour of the person representing the brand (Cardoso et al., 2022).

The second stage is the avatar creation process itself, which is based on the available information about the brand and the user himself. The user must first be attracted by observing the content and personality of the avatar of the opinion maker, but at the same time responding to the expectations formed by the user. In this regard, avatar features such as attractive appearance, interesting content, and attractive personality (Jin, 2023; Sung et al., 2023) become important, allowing to represent the user himself (Ünal & Akar, 2018). At this stage, it is very important that the created avatar is not only aimed at meeting or exceeding consumer expectations, but also embodies the characteristics of the brand, which will allow representing the brand in a way that is attractive to the consumer. In an avatar-user interaction, attracting the user and building trust through identification with the avatar allows the user to assess factors that are important for building trust. The result of the second stage is twofold – the avatar is acceptable and attractive to the user or not. Considering that the avatar may not be acceptable to the user for two reasons, it is necessary to mention that in a situation where the user is not receptive to or does not trust the technology, the process of building trust is interrupted, but in a situation where the user does not accept the avatar because of the features it has, the company has the ability to modify the avatar's appearance or behaviour to make the avatar acceptable.

The third stage is the crucial stage of building trust in the brand, where avatars are used. At this stage, the main task for companies is to create and strengthen the elements of cognitive and emotional trust in the interaction between the brand and the user. Brand image and reputation are formed through the user's perceived experience interacting with the avatar (Um, 2023; Franke et al., 2023; Fox & Ahn, 2012). The user's perceived value in avatar-user interaction occurs at two levels: first, the user perceives the information provided by the avatar value, entertainment value, avatar realism, authenticity, and finally perceived closeness (Hofeditz et al., 2022; Anaya-Sánchez et al., 2022); at the second level, the consumer's brand value/image perception becomes important, which is formed through the brand's emotional, the perception of functional and social value (Kim & Park, 2023). These two levels support the formation of consumer trust in the brand, which increases with the development of para-social relationships (Jhawar et al., 2023; Zhong, 2022). During the development of these relationships, the consumer's perceived trust in the avatar, which determines

his trust in the brand represented by the opinion-forming avatar.

5. Conclusions

Avatars or virtual opinion makers are pseudo-personalities that combine both the human chrateristics of opinion makers and the capabilities of the virtual world to embody such qualities that would be attractive to users and allow them to identify with the avatar. Avatars are recognized as one of the means of communication between the brand and the user, reducing the risk of errors, optimizing the company's marketing expenses, and creating interesting content, but at the same time, there are also distinguishable negative features related to the distance of users from reality.

Consumer trust is one of the factors of successful marketing strategy implementation. When evaluating the use of avatars in creating consumer trust in the brand, it was found that trust is created based on the information presented and the realism of the avatar's personality (human appearance and be-haviour, like a human being). Nevertheless, consumer trust depends on the consumer's own ability to perceive and accept the avatar as a tool used to implement the brand's marketing strategy.

In influencing the development of brand trust, companies must ensure both cognitive and emotional trust factors. The main factors determining the strengthening of consumer trust in the brand are the human appearance of the avatar; avatar's hu-man behaviour; verbal and non-verbal communication; purchase experience; user skills in using technology; acceptability of user avatars; perceived ease of use; the quality of the information provided by the avatar; social presence; personalization; user-perceived security and privacy; reputation; positive experiences of third parties.

The analysis revealed that avatars are an innovative tool for strengthening the brand image and building consumer trust in the brand. The impact of using avatars depends on the design and functionality of the avatar, so for each brand, the impact on consumer trust may differ.

Disclosure statement

Authors declare they have not any competing financial, professional, or personal interests from other parties.

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