

# The Influence of Brand Credibility, Technological Innovation, and User Engagement on the Effectiveness of AI and Its Impact on the Reader Loyalty of Liputan6.com Digital Media Platform Readers

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## Article Info

*Article history:*

*Received: 7 July 2025;*

*Accepted: 11 July 2025;*

*Published: 11 August 2025.*

*Keyword:*

*brand credibility, technological innovation, user engagement, effectiveness of AI, reader loyalty, digital media platform, PLS-SEM*

## Abstract

This study analyzes the influence of brand credibility, technological innovation, and user engagement on reader loyalty, with AI effectiveness as a mediating variable in the context of AI presenters on digital media. Using a quantitative approach with PLS-SEM via SmartPLS, data were collected from 275 Liputan6.com readers aged 17-65 who had engaged with AI-presented news at least three times. The findings reveal that brand credibility, technological innovation, and user engagement positively affect both AI effectiveness and reader loyalty. AI effectiveness also significantly mediates the relationship between brand credibility and user engagement with reader loyalty, but not between technological innovation and reader loyalty. These results highlight the importance of trust and engagement in enhancing AI effectiveness to foster loyalty, while innovation must offer clear benefits to be impactful.

## 1. INTRODUCTION

The media and entertainment industry is currently undergoing a significant transformation that is impacting global news consumption patterns. The Reuters Institute's Digital News Report (Newman et al., 2024) shows that audiences are increasingly relying on search engines and news aggregators like Google News, Apple News, and Yahoo News as their primary source of information, surpassing social media and direct access to news websites. This shift is further amplified by the emergence of artificial intelligence (AI) technology, which allows users to obtain information quickly and concisely without having to open external links.

For digital media companies, this development presents significant challenges in maintaining traffic and sustainable business models. In Indonesia, several media outlets have adopted AI technology as a strategy to adapt to changing audience behavior (AMSI, 2024). One innovative step was taken by Liputan6.com, which in June 2024 launched an AI-based news presenter through its Cek Fakta and News Flash programs, with the aim of presenting news more efficiently, accurately, and engagingly to a digital audience.

However, the implementation of this AI presenter has received mixed responses from the public. This study conducted a preliminary survey of ten active readers of Liputan6.com, finding that, despite the platform's high brand credibility, this trust does not necessarily transfer to AI presenters. Respondents noted that authenticity, emotional expression, and connection with the audience remain difficult to replicate with AI. This technology is considered effective for delivering concise, factual news, but less optimal for stories that require interpretation or expressive nuance. Furthermore, the presence of AI presenters has not been shown to significantly impact reader loyalty, although a small portion of the audience is interested in following developments in this technology.

Based on these initial findings, this study aims to gain a deeper understanding of how Liputan6.com's AI presenters are received by audiences, particularly readers in the Jakarta area, and how this technology influences their

loyalty to the Liputan6.com digital news platform. To answer this research question, the study examined several variables: brand credibility, technological innovation, user engagement, AI effectiveness, and reader loyalty.

Brand credibility refers to the extent to which consumers trust and perceive a brand as a reliable source of information. In the context of AI presenters, the credibility of a brand like Liputan6.com can influence how audiences perceive and evaluate the effectiveness of AI-based presenters. This aligns with López (2024), who noted that brand-related factors such as credibility and loyalty can shape consumers' intention to continue using a service or product.

Technological innovation relates to the adoption of new technologies aimed at improving the user experience. The introduction of AI presenters on Liputan6.com represents a form of technological innovation designed to present news more efficiently and engagingly. Previous studies (Zhao, 2022) have shown that such innovations can influence customer choices and increase brand loyalty.

User engagement refers to the level of audience interaction with the content or service provided. High levels of engagement can strengthen loyalty and influence perceptions of service quality. Previous research (Asakdiyah & Oskar, 2024) suggests that high engagement indicates that users find the content valuable, relevant, and interesting, thus encouraging more frequent interactions.

AI effectiveness measures how well an AI-powered presenter delivers news clearly, accurately, and engagingly to an audience. Finally, reader loyalty is a key indicator of a platform's ability to retain its audience, reflected in the frequency of visits, duration of interactions, and the likelihood of returning to read content in the future. Binlibdah (2024) found that AI can fully mediate strategic communication and personalized media content into service efficiency, thereby increasing user engagement.

Understanding these variables is crucial to analyzing public acceptance of Liputan6.com's AI presenters. Therefore, to explore how audiences perceive AI presenters and process their experiences with this technology, this study adopts the Technology Acceptance Model (TAM) as the primary theoretical framework (Davis, 1989). TAM states that user acceptance of technology is strongly influenced by perceived usefulness and perceived ease of use. In the context of this study, TAM serves to explain how perceptions of AI effectiveness are shaped by the influence of brand credibility, technological innovation, and user engagement.

In addition to TAM as the primary theory, this study also utilizes supporting theories to strengthen its analysis. This study will also examine how this technology can be optimized to increase reader engagement and loyalty in digital news consumption. This approach is not limited to evaluating the effectiveness of AI, but also aims to provide strategic recommendations for Liputan6.com in developing this technology to remain relevant and aligned with audience expectations and needs.

## **2. LITERATURE REVIEW**

This literature review aims to explain the theoretical and conceptual foundations underlying the variables used in this study, as well as summarize relevant previous research to support the formulation of hypotheses. This approach ensures that the selected variables have both theoretical and empirical basis. In recent years, various studies have examined the influence of brand credibility, technological innovation, and user engagement on technology adoption. However, most have focused on contexts such as e-commerce, customer service, or general AI applications. This study, focusing on AI presenters in digital journalism, analyzes how these constructs interact to shape reader loyalty through AI effectiveness, which is still limited.

Furthermore, although the Technology Acceptance Model (TAM) is widely applied, its integration with the constructs of branding and engagement in the context of journalistic AI remains underexplored. This study fills this gap by applying the TAM to the context of Liputan6.com's AI presenters, incorporating brand credibility, technological innovation, and user engagement as antecedents of AI effectiveness, and examining their ultimate impact on reader loyalty.

### **2.1 Theoretical and Conceptual Background**

This study adopts the Technology Acceptance Model (TAM) developed by Davis (1989) as the primary theoretical framework. TAM explains that perceived usefulness and perceived ease of use are the primary determinants influencing user acceptance of technology. Compared with other models, such as the Unified Theory of Acceptance and Use of Technology (UTAUT) or Expectation Confirmation Theory (ECT), TAM is considered more suitable for this study because it has a strong empirical track record in explaining technology adoption, particularly in digital-based innovations, and offers the flexibility to integrate external constructs. In the context of this study, TAM is expanded by incorporating brand credibility, technological innovation, and user engagement as antecedents of AI effectiveness. This integration of constructs is theoretically relevant because brand credibility can build user trust and reduce perceived risk when adopting new technology; technological innovation can signal novelty, relative advantages, and a better user experience, thereby increasing perceived usefulness; and user engagement can reflect active and ongoing interaction with the platform, positively shaping attitudes toward AI and increasing perceived ease of use and satisfaction.

Within this framework, AI effectiveness serves as a mediating variable linking these three antecedents to reader loyalty. AI effectiveness in this study refers to the AI presenter's ability to deliver news clearly, accurately, and engagingly, which is expected to influence the audience's long-term behavioral commitment to the platform. The operational definitions of these variables are as follows: brand credibility is defined as the perception of a brand's reliability, honesty, and competence (Haq et al., 2022; Hussain et al., 2020; Rifi & Mostafa, 2022), with indicators such as trustworthiness, expertise, and attractiveness (Cuong, 2020; Rosli et al., 2020). Technological innovation refers to innovations in products, processes, and business models that improve service efficiency and quality (Suherlan & Okombo, 2023; Zhao, 2022). User engagement is the user's emotional, cognitive, and behavioral engagement with digital content or services (Jimenez et al., 2023; Lalmas et al., 2022). AI effectiveness is measured based on ease of use, efficiency, and satisfaction (Febriananta et al., 2024; Sodiya et al., 2024). Finally, reader loyalty is a long-term commitment to a news platform, reflected in trust, emotional attachment, and value alignment (Gajardo & Meijer, 2023; Subekti & Setiawan, 2020).

## **2.2 Empirical Review and Hypothesis**

This section presents previous studies relevant to each research hypothesis while emphasizing the research gap identified in the literature. Although brand credibility, technological innovation, and user engagement have been widely studied in various contexts, there is limited empirical evidence examining how these variables influence AI effectiveness and reader loyalty in the setting of AI presenters in digital journalism, particularly in Southeast Asia. Each hypothesis below is designed to address this gap by exploring relationships that have not been sufficiently investigated in prior research.

### **2.2.1 The influence of brand credibility on the effectiveness of AI**

Brand credibility refers to consumers' trust in a brand's quality and reliability. A credible brand enhances user trust in the technologies it offers, including AI. According to Jayasingh et al. (2025), brand credibility creates a positive attitude that reinforces users' perception of AI effectiveness. Guo & Luo (2023) emphasize that credible brands contribute to perceptions of AI reliability, thereby increasing its effectiveness in user interaction. Supporting this, Shahzad et al. (2024) and Yuan et al. (2023) highlight that high brand credibility enhances trust, loyalty, and the perceived performance of AI.

H1: Brand credibility positively influences the effectiveness of AI.

### **2.2.2 The influence of technological innovation on the effectiveness of AI**

Based on the Innovation Diffusion Theory Rogers et al. (2014), users' perception of innovation in terms of relative advantage, compatibility, and ease of use shapes their technology adoption behavior. Technological innovation positively affects AI effectiveness by improving decision-making and operational efficiency (Elgammal et al., 2021). Belhadi et al. (2024) confirm that AI-based innovations improve business performance and the effectiveness of AI applications.

H2: Technological innovation positively influences the effectiveness of AI.

### **2.2.3 The Influence of User Engagement on the Effectiveness of AI**

User engagement includes emotional, cognitive, and behavioral experiences during AI interactions (Lalmas et al., 2022). Social Cognitive Theory (Bandura, 1986) posits that self-efficacy and outcome expectations influence this engagement, affecting how users perceive AI effectiveness. Reddy et al. (2024) find that chatbot responsiveness enhances user engagement and satisfaction. Zhang et al. (2024) and Jankovic & Curovic (2023) also emphasize that multimodal AI interactions and personalization strategies improve AI's perceived effectiveness.

H3: User engagement positively influences the effectiveness of AI.

### **2.2.4 The Influence of Brand Credibility on Reader Loyalty**

Brand credibility, defined as the ability to consistently deliver on brand promises, significantly influences reader loyalty. Kiatkawsin & Sutherland (2020) and X. Chen & Lee (2021) argue that credible brands build emotional trust and authenticity, enhancing reader loyalty. López (2024) adds that credible branding increases customer satisfaction and long-term platform use. In a fast-moving digital landscape, brand credibility serves as a key differentiator for retaining loyal readers.

H4: Brand credibility positively influences reader loyalty.

### **2.2.5 The Influence of Technological Innovation on Reader Loyalty**

Innovation enhances user experience, thereby strengthening reader loyalty. As per Rogers et al. (2014), innovations perceived as valuable and easy to use drive ongoing user engagement. Saniuta et al. (2022) and Sajjad & Zaman (2020) highlight that innovations in format and UX increase user retention. Zhao (2022) notes that sustained technological innovation deepens user involvement and loyalty.

H5: Technological innovation positively influences reader loyalty.

### **2.2.6 The Influence of User Engagement on Reader Loyalty**

High user engagement fosters emotional and behavioral bonds with platforms. Brodie et al. (2011) and Calder et al. (2009) find that immersive content builds strong loyalty. Fernandes et al. (2024) show through machine learning that engagement leads to loyalty in digital news readers. Belchior et al. (2024) and Gajardo & Meijer (2023) confirm that emotional connection, commenting, and social interaction are strong predictors of reader loyalty.

H6: User engagement positively influences reader loyalty.

### **2.2.7 The Influence of the Effectiveness of AI on Reader Loyalty**

AI systems that provide relevant, personalized, and real-time experiences increase reader loyalty. Q. Chen et al. (2023) show that perceived service quality in AI accuracy, empathy, and reliability enhances loyalty. Marti et al. (2024) add that AI increases interactivity and relevance. TAM (Davis, 1989) and Expectation Confirmation Theory (Oliver, 1980) explain that perceived usefulness and satisfaction with AI drive users to stay loyal to platforms.

H7: Effectiveness of AI positively influences reader loyalty.

### **2.2.8 The Mediating Role of Effectiveness of AI in the Relationship between Brand Credibility and Reader Loyalty**

Brand credibility shapes perceptions of AI's usefulness and reliability. When associated with a credible brand, AI is perceived as more effective, which increases user satisfaction and loyalty Canavarro & Imamović (2024). Based on TAM and ECT theories, trust in brand driven AI tools boosts AI effectiveness and leads to stronger reader loyalty (Antona, 2024; Lojacono, 2024)

H8: Brand credibility positively influences reader loyalty through the effectiveness of AI.

### **2.2.9 The Mediating Role of Effectiveness of AI in the Relationship between Technological Innovation and Reader Loyalty**

Innovation enhances the perceived value of AI, thereby influencing reader loyalty. Based on TAM and Diffusion of Innovation theory, technological advances that are perceived as effective contribute to better user experiences and long-term engagement. Studies by Prentice & Nguyen (2020), Cuong (2020) and H. Chen et al. (2022) affirm that perceived value and AI effectiveness mediate the innovation loyalty link.

H9: Technological innovation positively influences reader loyalty through the effectiveness of AI.

### **2.2.10 The Mediating Role of Effectiveness of AI in the Relationship between User Engagement and Reader Loyalty**

Highly engaged users are more likely to perceive AI as effective, which boosts loyalty. Based on TAM and Social Cognitive Theory, user interaction and satisfaction with AI foster positive attitudes, leading to long-term use. This is supported by Nguyen & Sidorova (2018), Gursoy et al. (2019), and Shin (2021), who emphasize that system transparency, logic, and fairness in AI influence user trust and loyalty.

H10: User engagement positively influences reader loyalty through the effectiveness of AI.

## **3. RESEARCH METHODOLOGY**

### **3.1 Research Time and Location**

This study was conducted from early February to July 2025, beginning with a pre-research phase to gather initial insights into the adoption of AI presenters among Liputan6.com readers. This preparatory phase included a small-scale pilot survey to refine the research instrument. Primary data collection was conducted online via Google Forms, targeting Liputan6.com readers who had consumed news content delivered by its AI presenters.

This study focused on Jakarta, which was chosen for several reasons. First, Jakarta is one of the provinces with the highest concentration of Liputan6.com readers, both in Java and nationally, based on internal reader analysis. Second, Jakarta's internet penetration rate exceeds 90%, and its digital news consumption is among the highest in Indonesia, making it a strategic location to study audience acceptance of AI-based journalism. Finally, the city's diverse demographics provide a more diverse respondent profile, increasing the generalizability of the findings to the Indonesian urban context.

### **3.2 Research Design**

This study employed a quantitative research design aimed at testing hypotheses and describing specific characteristics through statistical analysis. Quantitative research involves collecting numerical data, testing reliability, and examining key variables. According to Sugiyono (2018), quantitative research is rooted in positivist philosophy and is conducted on specific populations or samples using structured instruments and statistical analysis (Balaka & Abyan, 2022).

This study employed a structured empirical approach to examine social phenomena using statistical and computational methods. Primary data was collected through questionnaires distributed randomly to respondents who met predetermined criteria. The goal was to evaluate the influence of brand credibility, technological innovation, and user engagement on AI effectiveness and its impact on reader loyalty. The analysis was conducted using Structural Equation Modeling (SEM) through SmartPLS 4. This approach is rooted in positivist philosophy and aims to test causal relationships between variables through statistical analysis. Unlike the general definition of quantitative research, the application in this study illustrates the operationalization of structured constructs into measurable indicators, ensuring alignment between the research objectives and the measurement instruments.

Data collection was conducted using a structured questionnaire containing 45 items, each measured on a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). Measurement indicators were adapted from previous validated research. The Brand Credibility variable was measured by three indicators, namely trustworthiness, expertise, and attractiveness, with a total of six statement items adapted from Cuong (2020) and Rosli et al. (2020). The Technological Innovation variable was measured by indicators of product innovation, process innovation, and business model innovation, with six statement items adapted from Suherlan and Okombo (2023). The User Engagement variable was measured by indicators of time spent, frequency of interaction, and emotional involvement, consisting of seven items adapted from Lalmas et al. (2022). The AI Effectiveness variable was measured by indicators of ease of use, efficiency, and satisfaction, consisting of nine items adapted from Febriananta et al. (2024). Finally, the Reader Loyalty variable is measured using indicators of trust, emotional attachment, and value alignment, consisting of eight items adapted from Gajardo and Meijer (2023).

Through this operationalization process, each construct is clearly defined and measured using relevant indicators from previously validated research. This ensures the validity of the instrument and allows for precise statistical analysis of the hypothesized relationships between variables. The structured approach to operationalizing the constructs also allows this study to bridge the theoretical framework with empirical testing, producing results that are both academically valid and practically relevant. Based on the problem identification, literature review, related studies, and conceptual framework, the following ten hypotheses are developed:

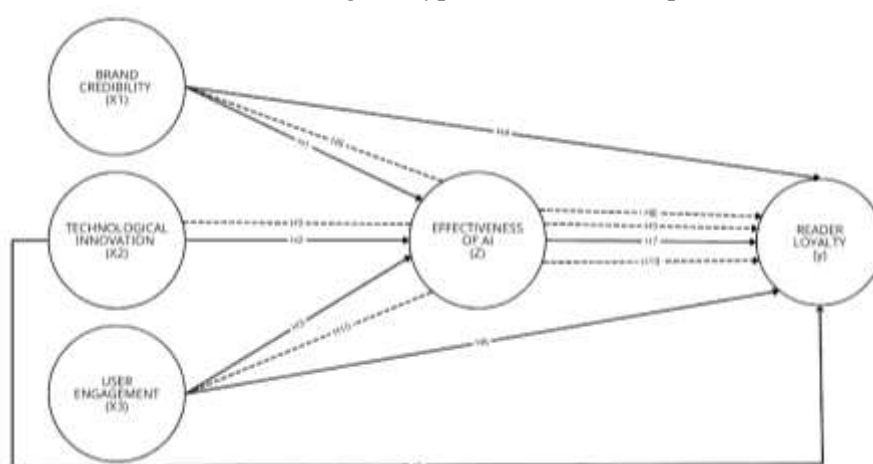


**Figure 1.** Conceptual Model of the Study  
Source: Authors (2025)

#### Explanation:

—————→ = Direct influence  
-----→ = Indirect influence

#### Variables:

Independent Variables (X):

- X1: Brand credibility
- X2: Technological innovation
- X3: User engagement

Mediating Variable (Z): Effectiveness of AI

Dependent Variable (Y): Reader loyalty

### 3.3 Population and Sample

The population of this study comprised all readers of Liputan6.com residing in Jakarta. Since the exact number of AI-presenter news consumers in Jakarta is unknown, the population is considered infinite. A purposive sampling technique was employed to ensure that only respondents meeting specific criteria were included:

1. Reside in Jakarta.
2. Have accessed Liputan6.com within the past three times.
3. Have watched or read at least one news item presented by the AI presenter.

Purposive sampling was chosen because the research requires a specific subset of the population, with prior exposure to AI-presented news to accurately measure the constructs.

## 4. RESULT AND DISCUSSION

### 4.1 Result

This section presents the results of data analysis, including instrument testing and hypothesis testing. Before describing the final results of this study, the researcher explains the data analysis stages used to ensure the validity and reliability of the research model. The analysis began with testing the outer model to assess how well each indicator represents the construct. If the outer model is declared valid and reliable, the next step is to analyze the inner model to observe the relationships between the constructs.

#### 4.1.1 Measurement Model Test (Outer Model)

The outer model illustrates the relationship between latent variables and their indicators to confirm that the indicators adequately reflect and define their latent constructs (Hair et al., 2021).

##### a) Convergent Validity

Convergent validity measures how well a construct explains the variance of its indicators. Indicators are considered valid if they have a factor loading  $\geq 0.70$  (Hair et al., 2021). Based on the analysis results, all indicators for each variable met the criteria for convergent validity:

**Table 1. Outer Loading**

| Variabel                        | Item | BC    | TI    | UE    | EA    | RL |
|---------------------------------|------|-------|-------|-------|-------|----|
| <i>Brand credibility</i>        | BC1  | 0.789 |       |       |       |    |
|                                 | BC2  | 0.787 |       |       |       |    |
|                                 | BC3  | 0.806 |       |       |       |    |
|                                 | BC6  | 0.843 |       |       |       |    |
|                                 | BC7  | 0.836 |       |       |       |    |
|                                 | BC8  | 0.864 |       |       |       |    |
|                                 | BC9  | 0.860 |       |       |       |    |
|                                 | BC10 | 0.735 |       |       |       |    |
|                                 | BC11 | 0.855 |       |       |       |    |
| <i>Technological innovation</i> | TI1  |       | 0.792 |       |       |    |
|                                 | TI2  |       | 0.717 |       |       |    |
|                                 | TI3  |       | 0.786 |       |       |    |
|                                 | TI4  |       | 0.764 |       |       |    |
|                                 | TI5  |       | 0.786 |       |       |    |
|                                 | TI6  |       | 0.789 |       |       |    |
|                                 | TI8  |       | 0.831 |       |       |    |
|                                 | TI9  |       | 0.740 |       |       |    |
|                                 | TI10 |       | 0.845 |       |       |    |
| <i>User engagement</i>          | UE1  |       |       | 0.716 |       |    |
|                                 | UE2  |       |       | 0.791 |       |    |
|                                 | UE3  |       |       | 0.720 |       |    |
|                                 | UE4  |       |       | 0.709 |       |    |
|                                 | UE5  |       |       | 0.813 |       |    |
|                                 | UE6  |       |       | 0.807 |       |    |
|                                 | UE9  |       |       | 0.842 |       |    |
|                                 | UE10 |       |       | 0.825 |       |    |
|                                 | UE11 |       |       | 0.813 |       |    |
| <i>Effectiveness of AI</i>      | EA1  |       |       |       | 0.736 |    |
|                                 | EA2  |       |       |       | 0.777 |    |
|                                 | EA3  |       |       |       | 0.738 |    |
|                                 | EA4  |       |       |       | 0.783 |    |
|                                 | EA5  |       |       |       | 0.841 |    |
|                                 | EA6  |       |       |       | 0.700 |    |
|                                 | EA7  |       |       |       | 0.752 |    |
|                                 | EA8  |       |       |       | 0.825 |    |
|                                 | EA9  |       |       |       | 0.777 |    |

|                       |      |       |
|-----------------------|------|-------|
| <i>Reader loyalty</i> | RL1  | 0.843 |
|                       | RL3  | 0.712 |
|                       | RL4  | 0.842 |
|                       | RL6  | 0.791 |
|                       | RL7  | 0.805 |
|                       | RL8  | 0.828 |
|                       | RL9  | 0.805 |
|                       | RL10 | 0.798 |
|                       | RL11 | 0.703 |

**Note.** BC= Brand credibility, TI= Technological innovation, UE= User engagement, EA= Effectiveness of AI, RL= Reader loyalty.

These values confirm that the measurement indicators effectively represent the underlying constructs. In particular, the Brand Credibility construct exhibits strong loadings (0.735-0.864), reflecting trustworthiness, expertise, and attractiveness (Cuong, 2020; Rosli et al., 2020). The Technological Innovation indicator (0.717–0.845) validates the relevance of product, process, and business model innovations (Buaty et al., 2023; Suherlan & Okombo, 2023). User Engagement also meets the threshold (0.709–0.842), indicating active user participation and engagement (Liu et al., 2024; Welsh et al., 2024) AI effectiveness is supported by indicators in the range of 0.700–0.841, which validate constructs such as ease of use and satisfaction (Febriananta et al., 2024). Finally, the Reader Loyalty indicator (0.703–0.843) confirms emotional attachment and trust (Gajardo & Meijer, 2023).

#### **b) Discriminant Validity**

Discriminant validity assesses the extent to which a construct is empirically distinct from other constructs in the model (Hair et al., 2021). This study evaluated discriminant validity through cross-loading and the Heterotrait-Monotrait Ratio (HTMT). According to Fornell and Larcker's criterion, the square root of AVE for a construct should be greater than its correlation with other constructs, indicating that the construct better explains its own indicators.

The cross-loading results are shown in Table 2. Each indicator loads highest on its respective construct compared to others, supporting discriminant validity. For instance, item BC1 loads 0.789 on Brand Credibility, which is higher than its loadings on TI (0.633), UE (0.519), EA (0.579), and RL (0.586). Similar patterns are found across all constructs.

**Table 2. Discriminant Validity Cross Loading**

|      | <b>BC</b>    | <b>TI</b>    | <b>UE</b>    | <b>EA</b>    | <b>RL</b> |
|------|--------------|--------------|--------------|--------------|-----------|
| BC1  | <b>0.789</b> | 0.633        | 0.519        | 0.579        | 0.586     |
| BC2  | <b>0.787</b> | 0.535        | 0.443        | 0.474        | 0.542     |
| BC3  | <b>0.806</b> | 0.596        | 0.465        | 0.676        | 0.550     |
| BC6  | <b>0.843</b> | 0.609        | 0.470        | 0.566        | 0.586     |
| BC7  | <b>0.836</b> | 0.569        | 0.571        | 0.579        | 0.589     |
| BC8  | <b>0.864</b> | 0.596        | 0.622        | 0.549        | 0.601     |
| BC9  | <b>0.860</b> | 0.623        | 0.654        | 0.586        | 0.597     |
| BC10 | <b>0.735</b> | 0.569        | 0.479        | 0.557        | 0.510     |
| BC11 | <b>0.855</b> | 0.610        | 0.618        | 0.536        | 0.645     |
| TI1  | 0.524        | <b>0.792</b> | 0.530        | 0.480        | 0.569     |
| TI2  | 0.495        | <b>0.717</b> | 0.420        | 0.338        | 0.383     |
| TI3  | 0.506        | <b>0.786</b> | 0.516        | 0.508        | 0.577     |
| TI4  | 0.532        | <b>0.764</b> | 0.536        | 0.451        | 0.574     |
| TI5  | 0.607        | <b>0.786</b> | 0.519        | 0.562        | 0.533     |
| TI6  | 0.571        | <b>0.789</b> | 0.509        | 0.495        | 0.543     |
| TI8  | 0.633        | <b>0.831</b> | 0.543        | 0.571        | 0.602     |
| TI9  | 0.584        | <b>0.740</b> | 0.555        | 0.471        | 0.535     |
| TI10 | 0.640        | <b>0.845</b> | 0.597        | 0.624        | 0.644     |
| UE1  | 0.593        | 0.628        | <b>0.716</b> | 0.480        | 0.567     |
| UE2  | 0.527        | 0.497        | <b>0.791</b> | 0.557        | 0.507     |
| UE3  | 0.407        | 0.385        | <b>0.720</b> | 0.380        | 0.397     |
| UE4  | 0.419        | 0.459        | <b>0.709</b> | 0.416        | 0.359     |
| UE5  | 0.443        | 0.491        | <b>0.813</b> | 0.521        | 0.504     |
| UE6  | 0.437        | 0.442        | <b>0.807</b> | 0.444        | 0.462     |
| UE9  | 0.623        | 0.627        | <b>0.842</b> | 0.588        | 0.648     |
| UE10 | 0.589        | 0.624        | <b>0.825</b> | 0.607        | 0.636     |
| UE11 | 0.523        | 0.512        | <b>0.813</b> | 0.499        | 0.498     |
| EA1  | 0.549        | 0.548        | 0.546        | <b>0.736</b> | 0.528     |

|      | BC    | TI    | UE    | EA           | RL           |
|------|-------|-------|-------|--------------|--------------|
| EA2  | 0.527 | 0.483 | 0.563 | <b>0.777</b> | 0.521        |
| EA3  | 0.543 | 0.448 | 0.512 | <b>0.738</b> | 0.456        |
| EA4  | 0.525 | 0.466 | 0.479 | <b>0.783</b> | 0.553        |
| EA5  | 0.526 | 0.505 | 0.481 | <b>0.841</b> | 0.626        |
| EA6  | 0.460 | 0.445 | 0.393 | <b>0.700</b> | 0.517        |
| EA7  | 0.521 | 0.493 | 0.496 | <b>0.752</b> | 0.564        |
| EA8  | 0.532 | 0.548 | 0.442 | <b>0.825</b> | 0.601        |
| EA9  | 0.613 | 0.540 | 0.570 | <b>0.777</b> | 0.641        |
| RL1  | 0.607 | 0.588 | 0.528 | 0.634        | <b>0.843</b> |
| RL3  | 0.472 | 0.525 | 0.519 | 0.550        | <b>0.712</b> |
| RL4  | 0.604 | 0.534 | 0.593 | 0.619        | <b>0.842</b> |
| RL6  | 0.494 | 0.536 | 0.496 | 0.507        | <b>0.791</b> |
| RL7  | 0.551 | 0.597 | 0.516 | 0.572        | <b>0.805</b> |
| RL8  | 0.541 | 0.506 | 0.488 | 0.571        | <b>0.828</b> |
| RL9  | 0.599 | 0.594 | 0.514 | 0.590        | <b>0.805</b> |
| RL10 | 0.606 | 0.593 | 0.522 | 0.517        | <b>0.798</b> |
| RL11 | 0.545 | 0.584 | 0.555 | 0.598        | <b>0.703</b> |

**Note.** BC= Brand credibility, TI= Technological innovation, UE= User engagement, EA= Effectiveness of AI, RL= Reader loyalty.

These results confirm that each item strongly represents its assigned construct and does not overlap significantly with others. Thus, discriminant validity is supported. Further validation is done through the HTMT approach. As shown in Table 3, all HTMT values are below the recommended threshold of 0.85 (Hair et al., 2017), indicating no excessive overlap between constructs.

**Table 3. Heterotrait Monotrait Ratio (HTMT)**

|    | BC    | EA    | RL    | TI    | UE |
|----|-------|-------|-------|-------|----|
| BC |       |       |       |       |    |
| EA | 0.745 |       |       |       |    |
| RL | 0.755 | 0.784 |       |       |    |
| TI | 0.775 | 0.693 | 0.760 |       |    |
| UE | 0.695 | 0.694 | 0.703 | 0.715 |    |

**Note.** BC= Brand credibility, TI= Technological innovation, UE= User engagement, EA= Effectiveness of AI, RL= Reader loyalty.

All HTMT values are below 0.85, with the highest being 0.808 (between RL and EA), confirming no significant overlap between constructs. According to Hair et al. (2017), HTMT values below 0.85 indicate adequate discriminant validity.

### c) Construct Reliability

**Table 4. Construct Reliability**

|    | Cronbach's alpha | Composite reliability<br>(rho a) | Composite reliability<br>(rho c) | Average variance extracted<br>(AVE) |
|----|------------------|----------------------------------|----------------------------------|-------------------------------------|
| BC | 0.939            | 0.940                            | 0.949                            | 0.673                               |
| EA | 0.914            | 0.916                            | 0.929                            | 0.595                               |
| RL | 0.926            | 0.927                            | 0.938                            | 0.629                               |
| TI | 0.922            | 0.927                            | 0.935                            | 0.615                               |
| UE | 0.921            | 0.929                            | 0.934                            | 0.614                               |

**Note.** BC= Brand credibility, TI= Technological innovation, UE= User engagement, EA= Effectiveness of AI, RL= Reader loyalty.

Reliability testing evaluates the internal consistency of indicators in each construct using Cronbach's alpha, composite reliability (CR), and AVE. Hair et al. (2021) recommend thresholds of  $\geq 0.7$  for alpha and CR, and  $\geq 0.5$  for AVE.

#### 4.1.2 The Structural (Inner) Model Estimation

After completing the outer model assessment, the next step is to evaluate the structural model (inner model). This involves examining the coefficient of determination (R-square) and conducting the Variance Inflation Factor (VIF) test. R-square is used to assess how well the independent variables explain the dependent variables. VIF is used to detect multicollinearity among variables, which occurs when independent variables are highly correlated and may distort the estimation of relationships.

### a) R-Square

R-square values range from 0 to 1, with higher values indicating better model fit. In marketing research, R<sup>2</sup> values of 0.75 are considered strong, 0.50 moderate, and 0.25 weak (Hair et al., 2017). The following table shows the R-square values obtained in this study:

**Table 5. R-Square**

|           | <b>R-square</b> | <b>R-square adjusted</b> |
|-----------|-----------------|--------------------------|
| <b>EA</b> | 0.561           | 0.556                    |
| <b>RL</b> | 0.657           | 0.652                    |

**Source:** Authors (2025)

The R-square value for Effectiveness of AI (EA) is 0.561, indicating that 56.1% of its variance is explained by the independent variables. For Reader Loyalty (RL), the R-square is 0.657, meaning that 65.7% of the variation in RL is explained by the model. These values reflect a moderately strong explanatory power, suggesting that the structural model is sufficiently robust.

### b) Variance Inflation Factor (VIF)

The VIF test identifies multicollinearity issues. VIF value above 5 indicates potential multicollinearity concerns, while values between -5 require caution, and values below 3 are considered acceptable (Hair et al., 2017).

**Table 6. Tabel VIF**

| <b>Item</b> | <b>VIF</b> | <b>Item</b> | <b>VIF</b> |
|-------------|------------|-------------|------------|
| BC1         | 2.561      | EA1         | 1.783      |
| BC2         | 2.437      | EA2         | 2.048      |
| BC3         | 2.448      | EA3         | 1.868      |
| BC6         | 3.255      | EA4         | 2.303      |
| BC7         | 2.744      | EA5         | 3.002      |
| BC8         | 4.041      | EA6         | 1.779      |
| BC9         | 3.279      | EA7         | 1.867      |
| BC10        | 1.976      | EA8         | 2.814      |
| BC11        | 3.845      | EA9         | 2.109      |
| TI1         | 2.223      | RL1         | 2.737      |
| TI2         | 1.870      | RL3         | 1.817      |
| TI3         | 2.179      | RL4         | 2.749      |
| TI4         | 2.028      | RL6         | 2.374      |
| TI5         | 2.102      | RL7         | 2.304      |
| TI6         | 2.213      | RL8         | 2.651      |
| TI8         | 2.697      | RL9         | 2.292      |
| TI9         | 1.847      | RL10        | 2.316      |
| TI10        | 2.819      | RL11        | 1.704      |
| UE1         | 1.969      |             |            |
| UE10        | 2.440      |             |            |
| UE11        | 2.531      |             |            |
| UE2         | 2.312      |             |            |
| UE3         | 1.811      |             |            |
| UE4         | 1.834      |             |            |
| UE5         | 2.569      |             |            |
| UE6         | 2.475      |             |            |
| UE9         | 2.783      |             |            |

**Source:** Authors (2025)

All VIF values are below the threshold of 5, indicating no critical multicollinearity issues. Thus, the model meets the criteria for a sound structural model, allowing for valid interpretation of the relationships among variables.

### 4.1.3 Direct effects and indirect effects

The direct effect analysis was conducted using the bootstrapping method via SmartPLS to estimate the path coefficients, t-statistics, and p-values, which indicate the significance of relationships between variables. This test measures how significantly each independent variable influences the dependent variable directly.

#### a) Direct effects

The direct effect analysis was conducted using the bootstrapping method via SmartPLS to estimate the path coefficients, t-statistics, and p-values, which indicate the significance of relationships between variables. This test measures how significantly each independent variable influences the dependent variable directly.

**Table 7. Path Coefisien**

| Hipotesis          | <i>Original sample (O)</i> | <i>Sample mean (M)</i> | <i>Standard deviation (STDEV)</i> | <i>T statistics ( O/STDEV )</i> | <i>P values</i> | Decision |
|--------------------|----------------------------|------------------------|-----------------------------------|---------------------------------|-----------------|----------|
| <b>H1</b> BC -> EA | 0.375                      | 0.371                  | 0.094                             | 3.988                           | 0.000           | Accepted |
| <b>H2</b> TI -> EA | 0.193                      | 0.198                  | 0.096                             | 2.016                           | 0.044           | Accepted |
| <b>H3</b> UE -> EA | 0.272                      | 0.270                  | 0.088                             | 3.095                           | 0.002           | Accepted |
| <b>H4</b> BC -> RL | 0.195                      | 0.190                  | 0.062                             | 3.129                           | 0.002           | Accepted |
| <b>H5</b> TI -> RL | 0.256                      | 0.256                  | 0.057                             | 4.486                           | 0.000           | Accepted |
| <b>H6</b> UE -> RL | 0.153                      | 0.151                  | 0.065                             | 2.346                           | 0.019           | Accepted |
| <b>H7</b> EA -> RL | 0.325                      | 0.329                  | 0.076                             | 4.275                           | 0.000           | Accepted |

**Source:** Authors (2025)

The results show that all direct hypotheses are statistically supported ( $p\text{-value} < 0.05$ ;  $t > 1.96$ ). Brand credibility (BC) significantly influences the effectiveness of AI (EA), with a path coefficient of 0.375 ( $t = 3.988$ ,  $p = 0.000$ ), indicating a positive contribution. Technological innovation (TI) also significantly affects EA ( $\beta = 0.193$ ,  $t = 2.016$ ,  $p = 0.044$ ), confirming its relevance in enhancing AI usage.

User engagement (UE) shows a significant impact on EA ( $\beta = 0.272$ ,  $t = 3.095$ ,  $p = 0.002$ ), reflecting that user involvement improves the perceived effectiveness of AI systems. Likewise, BC positively affects reader loyalty (RL) ( $\beta = 0.195$ ,  $t = 3.129$ ,  $p = 0.002$ ), while TI ( $\beta = 0.256$ ,  $t = 4.486$ ,  $p = 0.000$ ) and UE ( $\beta = 0.153$ ,  $t = 2.346$ ,  $p = 0.019$ ) also significantly enhance RL. Lastly, EA has a substantial positive effect on RL ( $\beta = 0.325$ ,  $t = 4.275$ ,  $p = 0.000$ ), highlighting the central role of AI in driving audience loyalty.

#### b) Indirect Effect Test

Indirect effects assess how much an independent variable influences a dependent variable through a mediating variable. An indirect effect is considered significant if the  $p\text{-value} < 0.05$ .

**Table 8. Indirect Effects (Mediation Analysis)**

| Hipotesis                 | <i>Original sample (O)</i> | <i>Sample mean (M)</i> | <i>Standard deviation (STDEV)</i> | <i>T statistics ( O/STDEV )</i> | <i>P values</i> | Decision     |
|---------------------------|----------------------------|------------------------|-----------------------------------|---------------------------------|-----------------|--------------|
| <b>H8</b> BC -> EA -> RL  | 0.122                      | 0.122                  | 0.040                             | 3.026                           | 0.002           | Accepted     |
| <b>H9</b> TI -> EA -> RL  | 0.063                      | 0.066                  | 0.037                             | 1.711                           | 0.087           | Not Accepted |
| <b>H10</b> UE -> EA -> RL | 0.088                      | 0.091                  | 0.042                             | 2.115                           | 0.034           | Accepted     |

**Source:** Authors (2025)

The findings reveal that the effectiveness of AI (EA) significantly mediates the relationship between brand credibility (BC) and reader loyalty (RL) (H8), aligning with prior studies (Antona, 2024; Canavarró & Imamović, 2024; Lojacono, 2024) that emphasize how credible branding enhances perceived AI quality, thereby fostering loyalty. However, the indirect effect of technological innovation (TI) on RL through EA is not statistically significant (H9), suggesting that although innovation exists, it may not yet sufficiently improve AI effectiveness to impact loyalty (Cuong, 2020; H. Chen et al., 2022).

Conversely, user engagement (UE) shows a significant indirect influence on RL through EA (H10), confirming that higher user interaction leads to stronger AI perception and thus loyalty (Lalmas et al., 2022; Brodie et al., 2011; Nguyen & Sidorova, 2018). In conclusion, the mediation role of AI effectiveness is confirmed between BC and RL, and between UE and RL. However, its mediating role between TI and RL is not yet established. This implies that to boost loyalty, technology strategies must be coupled with audience-centric approaches that enhance trust and engagement.

## 4.2 Discussion

This section discusses in detail the research findings presented in the previous chapter. The discussion is carried out by interpreting the results of hypothesis testing based on relevant theories, the conceptual framework, and previous research findings. The objective is to provide a comprehensive explanation regarding the relationships between the variables studied, both direct and indirect, and to confirm whether the results support the hypotheses formulated earlier.

### 4.2.1 The Effect of Brand Credibility on the Effectiveness of AI

The results show that brand credibility has a positive and significant effect on the effectiveness of AI, with a  $t\text{-statistic}$  value of 3.988 and a  $p\text{-value}$  of 0.000. This indicates that the higher the reader trust in Liputan6's credibility,

the greater their belief that the AI presenter can effectively deliver news. This finding is consistent with Guo & Luo (2023), who discovered that brand credibility strengthens users' positive perceptions of AI-based technology. Shahzad et al. (2024) also confirm that a credible brand builds trust and enhances user loyalty toward AI technology. In the context of Liputan6, the established credibility as a trusted news media outlet ensures that readers perceive the AI presenter as capable of delivering factual and objective news, thereby compensating for its limited emotional expression.

#### **4.2.2 The Effect of Technological Innovation on the Effectiveness of AI**

Technological innovation is found to have a positive and significant effect on the effectiveness of AI, with a t-statistic value of 2.016 and a p-value of 0.044. This indicates that readers perceive the AI presenter as an innovation that enhances their ability to access information efficiently. The result supports Belhadi et al. (2024) and Mariani et al. (2023), who highlight that the adoption of cutting-edge technology improves the effectiveness of digital services. The process innovation indicator emerged as the most dominant, showing that readers value the AI presenter's ability to deliver news quickly and consistently. However, to further strengthen perceived effectiveness, the AI presenter requires improvements in human-like interaction.

#### **4.2.3 The Effect of User Engagement on the Effectiveness of AI**

The analysis reveals that user engagement has a positive and significant effect on the effectiveness of AI, with a t-statistic value of 3.095 and a p-value of 0.002. This implies that higher reader engagement with the AI presenter whether through viewing, interacting, or sharing its content enhances their perception of its usefulness. This aligns with Mehta et al. (2021) and Sapri et al. (2024), who emphasize that active user interaction strengthens perceived AI effectiveness. Engagement helps compensate for the AI's lack of expressive capability by fostering an emotional connection with audiences.

#### **4.2.4 The Effect of Brand Credibility on Reader Loyalty**

Brand credibility has a positive and significant effect on reader loyalty, with a t-statistic value of 3.129 and a p-value of 0.002. This finding is in line with Kiatkawsin & Sutherland (2020) and Chen & Lee (2021), who note that a strong brand reputation drives audience loyalty. In Liputan6 case, despite the AI presenter's limited expressiveness, the platform's credibility as a trustworthy news source ensures that readers remain loyal.

#### **4.2.5 The Effect of Technological Innovation on Reader Loyalty**

Technological innovation positively and significantly influences reader loyalty, with a t-statistic value of 4.486 and a p-value of 0.000. This result is consistent with Saniuta et al. (2022) and Sajjad & Zaman (2020), who found that technological innovation can enhance user loyalty. For Liputan6, adopting an AI presenter provides a faster, more efficient, and modern news experience, thereby fostering stronger audience commitment.

#### **4.2.6 The Effect of User Engagement on Reader Loyalty**

User engagement significantly affects reader loyalty, with a t-statistic value of 2.346 and a p-value of 0.019. This supports Fernandes et al. (2024) and Belchior et al. (2024), who assert that active user participation strengthens emotional bonds and habitual platform use. In Liputan6's context, active engagement with the AI presenter promotes reading routines that ultimately boost loyalty.

#### **4.2.7 The Effectiveness of AI on Reader Loyalty**

The effectiveness of AI positively and significantly impacts reader loyalty, with a t-statistic value of 4.275 and a p-value of 0.000. This suggests that the more effective the AI presenter is in delivering news, the stronger the readers' loyalty becomes. This finding aligns with Jain & Aggarwal (2020), Marti et al. (2024), and Q. Chen et al. (2023), who note that effective AI services foster trust and long-term emotional attachment.

#### **4.2.8 The Mediation of Effectiveness of AI between Brand Credibility and Reader Loyalty**

The indirect effect analysis shows that the effectiveness of AI mediates the relationship between brand credibility and reader loyalty, with a t-statistic value of 3.026 and a p-value of 0.002. This means that readers' trust in Liputan6's credibility enhances their perception of AI effectiveness, which in turn strengthens loyalty. This finding supports Guo & Luo (2023) and Yuan et al. (2023), who argue that brand credibility facilitates the acceptance of new technologies.

#### **4.2.9 The Mediation of Effectiveness of AI between Technological Innovation and Reader Loyalty**

The results indicate that the effectiveness of AI does not significantly mediate the relationship between technological innovation and reader loyalty, with a t-statistic value of 1.711 and a p-value of 0.087. While readers recognize AI as an innovation, its perceived effectiveness is not yet strong enough to serve as a mediator to loyalty.

This is consistent with Lv et al. (2022) and Perdana et al. (2021), who found that technological innovation without sufficient emotional engagement often fails to enhance loyalty.

#### **4.2.10 The Mediation of Effectiveness of AI between User Engagement and Reader Loyalty**

User engagement has a positive and significant effect on reader loyalty through the effectiveness of AI, with a t-statistic value of 2.115 and a p-value of 0.034. This means that active reader involvement strengthens the perceived effectiveness of AI, which subsequently drives loyalty. This supports Prentice et al. (2020), Sapri et al. (2024), and Khana et al. (2023), who found that high engagement enhances both technological perception and platform attachment.

## **5. CONCLUSION**

### **5.1 Conclusion**

This quantitative study examines the impact of brand credibility, technological innovation, and user engagement on reader loyalty, with AI effectiveness as a mediating variable in the context of the AI-based news provider Liputan6.com. Using SmartPLS-based structural equation modeling, the study tested ten hypotheses and confirmed that most of the proposed relationships were statistically significant.

The results show that brand credibility positively and significantly increases AI effectiveness, indicating that a strong and trustworthy brand image encourages audiences to perceive AI-based news providers as reliable, clear, and capable of delivering trustworthy news. Technological innovation also positively influences AI effectiveness, indicating that audiences value technological advancements, particularly process innovations, to improve the timeliness and consistency of news delivery. User engagement also plays a significant role, with higher levels of engagement resulting in stronger perceptions of AI effectiveness.

Direct effects were also confirmed: brand credibility, technological innovation, and user engagement each had a significant positive impact on reader loyalty. Readers who trust the Liputan6 brand, appreciate its innovation, and actively engage with its content tend to be more loyal. AI effectiveness itself directly increases loyalty, suggesting that practical and user-friendly AI tools can encourage sustained reading interest. In terms of mediation, AI effectiveness was found to influence the relationship between brand credibility and loyalty, as well as between user engagement and loyalty. However, AI effectiveness did not significantly influence the relationship between technological innovation and loyalty, suggesting that innovation alone does not automatically generate perceptions of AI effectiveness unless accompanied by increased human engagement and quality.

Overall, this study expands theoretical understanding of AI adoption in digital journalism by highlighting that brand trust and audience engagement are key drivers of successful AI integration in news media. From a practical perspective, these findings underscore the strategic importance of maintaining institutional credibility, tailoring AI features to user preferences, and ensuring that technological innovation enhances, rather than replaces, the human side of news delivery.

### **5.2 Implications**

#### **5.2.1 Theoretical Implications**

These findings contribute to the growing literature on AI adoption in media by empirically validating that brand credibility, user engagement, and AI effectiveness significantly influence reader loyalty. This reinforces the view that AI tools in journalism are more likely to succeed when supported by strong brand trust and interactive engagement strategies. The study's results also refine existing technology acceptance models by demonstrating that technological innovation must be combined with audience-centric design to generate loyalty benefits. These insights provide a starting point for future academic research exploring AI in the news environment, particularly within the emerging digital ecosystem.

#### **5.2.2 Practical Implications**

The findings of this study provide several practical implications for Liputan6.com in utilizing the presence of AI presenters as news anchors to strengthen audience trust, comfort, and loyalty.

1. Liputan6 needs to continue optimizing the way AI presenters deliver news to make it more natural, clear, and easy to understand. This includes improving voice quality, intonation, speaking speed, and engaging visual presentations. Since research shows that brand credibility positively influences perceptions of AI effectiveness, the quality of news delivery is a key factor in ensuring AI presenters strengthen Liputan6's reputation as a trusted news outlet.
2. Although the AI presenter's role is to deliver news, Liputan6 can add interactive elements such as "related news" buttons, summaries of key points, or recommendations for further news at the end of each video. These features can increase user engagement, as audiences will be encouraged to stay on the platform longer.

3. These findings highlight the importance of technological innovation. One potential strategy is to configure AI presenters to deliver news relevant to user interests, such as regional coverage, trending topics, or breaking news. This kind of personalization can strengthen perceptions of AI effectiveness and audience loyalty.
4. Liputan6 is advised to conduct regular evaluations to gauge audience response to its AI presenters, including whether they are comfortable with their delivery style, segment length, or the types of news presented. Audience feedback will help the editorial and technical teams refine the performance of the AI presenters to truly meet audience needs, rather than simply adding technological features for novelty.
5. To increase public trust, Liputan6 can educate its audience that the AI presenters are designed to provide fast, practical, and credible access to information, not to completely replace journalists. With this communication strategy, audiences will understand that the AI presenters serve as the digital face of news delivery, while fact-checking and editorial oversight remain the responsibility of the editorial team.

### 5.3 Limitations

While this study provides meaningful insights, it has several limitations. First, it relies solely on end-user perceptions gathered through a quantitative survey, without integrating perspectives from other stakeholders such as editorial teams or AI developers. This one-sided view limits the depth of understanding regarding the technical and editorial integration of AI tools.

Second, this study focuses solely on Liputan6.com, a single digital news platform, within the context of Jakarta's relatively tech-savvy population. This urban audience may be more receptive to AI innovations than audiences in other regions, potentially limiting the generalizability of this study's findings to rural or less technologically integrated populations.

Third, the study's coverage of variables, such as brand credibility, technological innovation, user engagement, AI effectiveness, and reader loyalty, provides a focused but narrow perspective. Future research could integrate external factors such as AI ethics policies, data protection practices, and audience trust in algorithmic transparency, which may influence AI adoption in journalism.

### Acknowledgements

The authors extend their sincere gratitude to everyone who contributed to the completion of this research. They especially thank the editorial and technical teams at Liputan6.com for their innovative efforts in applying AI techniques to journalism, which provided a rich context for this research. They also express their appreciation for the support and guidance provided by their academic advisors and colleagues, whose critical insights helped refine the research framework and analysis. This research would not have been possible without the participation of the participants who took the time to share their valuable insights through this survey. Finally, the authors extend their gratitude to the educational institutions that provided the tools and academic environment necessary for the development of this research.

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