

[Technology Readiness as a Predictor of Consumer Engagement with AI in Marketing]

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Abstract:

This study investigates the predictive role of technology readiness in shaping consumer engagement with artificial intelligence (AI) applications in marketing. Drawing on the Technology Readiness Index (TRI 2.0), the Technology Acceptance Model (TAM), and the integrated Technology Readiness and Acceptance Model (TRAM), the study explores how psychological traits—optimism, innovativeness, discomfort, and insecurity—impact consumer interaction with AI-powered tools. A quantitative cross-sectional survey was conducted with 200 participants, and the data were analyzed using SPSS. The results revealed that technology readiness is a strong and significant predictor of consumer engagement. Among individual traits, optimism significantly enhanced engagement, while discomfort and insecurity had strong negative effects. Innovativeness did not significantly predict engagement when controlling for optimism, possibly due to multicollinearity. Furthermore, age did not moderate the relationship between readiness and engagement, suggesting that psychological factors outweigh demographic variables in predicting AI adoption behavior. These findings contribute to a deeper understanding of AI engagement and offer practical implications for marketers aiming to develop trust-centered, user-ready AI systems.

Keywords: Technology Readiness, Artificial Intelligence (AI), Consumer Engagement, TRI 2.0, TAM, AI Marketing

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[الاستعداد التقني كمؤشر لتفاعل المستهلكين مع الذكاء الاصطناعي في التسويق]

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الملخص:

يهدف هذا البحث إلى دراسة الدور التنبئي للاستعداد التكنولوجي في تشكيل تفاعل المستهلك مع تطبيقات الذكاء الاصطناعي في مجال التسويق. بالاعتماد على مؤشر الاستعداد التكنولوجي (TRI 2.0) ونموذج تقبل التكنولوجيا (TAM) والنموذج المتكامل (TRAM)، يستكشف البحث كيف تؤثر السمات النفسية مثل التفاؤل، والإبداع، وعدم الراحة، وانعدام الثقة في تفاعل المستهلكين مع الأدوات المدعومة بالذكاء الاصطناعي. تم استخدام تصميم كمي مقطعي، ووزع الاستبيان على عينة مكونة من 200 مشارك، وتم تحليل البيانات باستخدام برنامج SPSS. أظهرت النتائج أن الاستعداد التكنولوجي يعد متغيرًا تنبئيًا قويًا ودالًا لمستوى تفاعل المستهلك. كما تبين أن التفاؤل يعزز التفاعل بشكل كبير، بينما كان لكل من عدم الراحة وانعدام الثقة تأثير سلبي قوي. أما الإبداع، فلم يكن له تأثير دال إحصائيًا عند التحكم في التفاؤل، ويرجح ذلك إلى وجود تداخل متعدد بين المتغيرات. كما كشفت النتائج أن العمر لا يعد متغيرًا معدلاً ذا دلالة، مما يشير إلى أن العوامل النفسية أكثر تأثيرًا من المتغيرات الديموغرافية في تبني تقنيات الذكاء الاصطناعي. تسهم هذه النتائج في تعميق فهم سلوك المستهلك تجاه تقنيات الذكاء الاصطناعي، وتوفر دلالات عملية لتصميم نظم تسويقية قائمة على الثقة وسهولة الاستخدام.

الكلمات المفتاحية: الاستعداد التكنولوجي، الذكاء الاصطناعي، تفاعل المستهلك، مؤشر TRI 2.0، نموذج تقبل التكنولوجيا (TAM)، التسويق بالذكاء الاصطناعي.

Introduction:

In recent decades, technological advancements have significantly reshaped marketing practices, particularly in business systems, branding, and digital promotion. Among these innovations, artificial intelligence (AI) stands out for its transformative role in redefining how brands engage with consumers and drive business growth (Suraña-Sánchez & Aramendia-Muneta, 2024). With the emergence of tools such as chatbots, recommendation engines, and algorithmic personalization, brands can now tailor their marketing efforts to individual consumers in real-time (Babatunde et al., 2024). However, the degree to which consumers are willing to interact with and accept these AI-driven tools remains a critical concern (Choi, 2023).

Technology readiness, defined as an individual's propensity to embrace and use new technologies, plays a central role in shaping consumer attitudes toward AI in marketing (Eickhoff & Zhevak, 2023; Özşeker et al., 2022). While companies invest heavily in AI innovations, the psychological factors that influence consumer engagement, such as optimism, innovativeness, discomfort, and insecurity, remain underexplored in empirical marketing research (Madanchian, 2024).

This study aims to address this gap by examining the predictive relationship between technology readiness and consumer engagement levels across cognitive, emotional, and social dimensions. By integrating constructs from the Technology Readiness Index (TRI 2.0) and applying them to the marketing context, this research provides insights into how readiness influences consumer behavior and interaction with AI applications. Understanding these dynamics is essential for marketers seeking to enhance user adoption, build trust, and develop effective strategies for consumer interaction in an increasingly AI-mediated environment.

Theoretical Framework and Previous Studies

The theoretical basis for understanding consumer interaction with AI in marketing is rooted in three principal frameworks: the Technology Acceptance Model (TAM), the Technology Readiness Index (TRI), and their integrated extension, the Technology Readiness and Acceptance Model (TRAM).

Technology Acceptance Model (TAM): TAM is one of the most widely adopted models in explaining how individuals accept and use new technologies. Initially proposed by Davis (1989), TAM identifies two key determinants: Perceived Usefulness (PU) and Perceived Ease of Use (PEU). PU is defined as the degree to which an individual believes that a particular system will enhance their task performance, while PEU refers to the degree to which the system is perceived as easy to use. Additional components include Attitude Toward Using (AT), Behavioral Intention to Use (BI), and Actual Use (AU). In the context of AI in marketing, PU relates to how AI can improve targeting, automation, and personalization, whereas PEU reflects how seamlessly users can integrate AI into their decision-making processes (Musa et al., 2024; Natasia et al., 2022).

TAM has been instrumental in evaluating consumer trust and behavior toward AI applications. While PU and PEU play pivotal roles, recent studies also emphasize the impact of subjective norms and perceived trust. Trust in AI influences perceived credibility and transparency, which in turn affect consumer intention and sustained use (Sarp, 2023; Wang et al., 2023).

Technology Readiness Index (TRI 2.0): Developed by (Parasuraman & Colby, 2015), TRI 2.0 measures individuals' psychological predispositions toward adopting new technologies through four key dimensions: Optimism, Innovativeness, Discomfort, and Insecurity. Optimism reflects a positive view of technology's ability to improve life, while innovativeness indicates a tendency to be an early adopter. Discomfort refers to feelings of being overwhelmed by technology, and insecurity reflects skepticism about technology's reliability. These traits directly impact consumer attitudes and engagement levels with AI marketing tools (Khadka & Kohsuwan, 2018).

Technology Readiness and Acceptance Model (TRAM): TRAM combines TRI and TAM into a unified model to explain both general predisposition and system-specific technology acceptance. While TAM captures the perceived usefulness and ease of use of a specific system, TRI accounts for broader psychological tendencies shaped by past experiences and comfort levels with technology. TRAM thus provides a more holistic perspective, especially for first-time users who rely on general impressions rather than detailed system knowledge (Lin et al., 2007).

Previous Studies: Empirical research supports the applicability of these frameworks in AI marketing. AI-based systems that are intuitive and demonstrably useful are more likely to foster positive consumer attitudes and engagement (Bheda & Radpour, 2017; Musa et al., 2024). Furthermore, trust, transparency,

and ethical AI practices have emerged as critical factors in influencing perceptions, particularly among consumers with high discomfort or insecurity (Wang et al., 2023).

The integration of TAM, TRI, and TRAM offers a robust theoretical lens to assess the readiness and engagement behaviors of consumers. These models not only highlight the key adoption drivers but also offer actionable insights for marketers aiming to reduce barriers and enhance consumer acceptance of AI technologies in digital marketing.

Problem Statement

Despite the increasing adoption of artificial intelligence in marketing, there remains a lack of understanding of how consumer psychological readiness affects engagement with these technologies. Consumers with varying levels of optimism, innovativeness, discomfort, and insecurity may interact differently with AI tools. Therefore, it is important to explore the role of technology readiness as a predictor of consumer engagement.

Research Questions

- To what extent does technology readiness influence cognitive, emotional, and social engagement with AI in marketing?
- Which psychological components of the TRI 2.0 (optimism, innovativeness, discomfort, and insecurity) significantly predict engagement?
- Are demographic variables (e.g., age) moderating this relationship?

Hypotheses

- H1: Higher levels of technology readiness are positively associated with higher consumer engagement in AI marketing.
- H2: Optimism and innovativeness are positively associated with consumer engagement.
- H3: Discomfort and insecurity are negatively associated with consumer engagement.
- H4: Demographic variables moderate the relationship between technology readiness and consumer engagement.

Significance of the Study

This study contributes to both theoretical and practical domains. Theoretically, it extends the application of TRI 2.0 in the context of AI-powered marketing. Practically, it provides marketers with insight into psychological and demographic factors that influence engagement, enabling the design of more effective and trustworthy AI marketing strategies tailored to different consumer profiles.

Study Limitations

- The study relies on self-reported data, which may be affected by social desirability bias.
- It uses a non-probability convenience sample, limiting generalizability.
- The cross-sectional design cannot confirm causal relationships.
- Focused on AI in marketing; findings may not apply to other industries.

Definition of Key Terms

Artificial Intelligence (AI) refers to the scientific discipline focused on designing computer systems capable of performing tasks that would typically require human intelligence. Its core objective is to enable machines to solve complex problems autonomously (Michiels, 2017).

Technology Readiness (TR): A person's propensity to embrace and use new technologies (Parasuraman & Colby, 2015).

TRI 2.0: A framework that assesses optimism, innovativeness, discomfort, and insecurity as traits related to technology adoption (Yosser et al., 2020).

Customer Engagement (CE): Cognitive, emotional, and social engagement metrics (Vivek et al., 2012).

TAM: Technology Acceptance Model, focusing on perceived usefulness and ease of use (Davis, 1989).

Methodology

This study follows a positivist and deductive research philosophy. It utilizes a quantitative cross-sectional design and distributes a structured online questionnaire to a diverse group of participants.

Participants:

The sample includes 200 adult participants from various educational and occupational backgrounds with different levels of exposure to AI tools.

Sample Context and Research Boundaries:

- The sample was drawn from employees working in private sector companies in the State of Palestine. Participants were selected to represent various organizational levels and backgrounds within these companies.
- The research was conducted during the year 2025, and data collection took place both in-person and electronically, depending on accessibility. The study was geographically limited to private sector firms operating within Palestine.

Instrument:

The survey includes four parts:

- Demographics
- Perceived usefulness and ease of use (TAM)
- Technology readiness (TRI 2.0)
- Consumer engagement (cognitive, emotional, social)

Data Collection:

An online questionnaire was distributed via social media and email.

Analysis:

Statistical analysis was performed using SPSS. Tests included reliability (Cronbach's alpha), correlation, and multiple regression.

Ethical Considerations:

Participation was voluntary and anonymous. Participants gave informed consent, and no personal identifiers were collected.

Results and Discussion**Descriptive Statistics**

As shown in Figure 1, the gender distribution among the survey respondents is relatively balanced, with a slight majority of male participants. This near-equivalence enhances the generalizability of the findings across gender lines and ensures that the perspectives on AI marketing are not skewed significantly by gender representation.

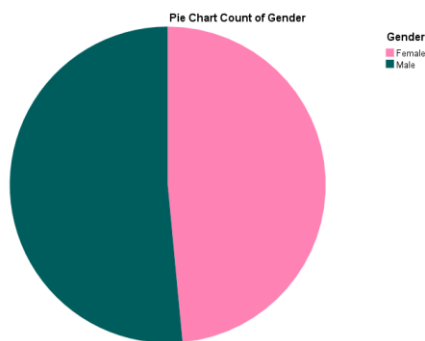


Figure 1: Distribution of Participants by Gender

Balanced gender participation is particularly relevant in studies related to technology acceptance and consumer engagement, as prior literature suggests that gender may moderate perceptions of ease of use and usefulness in adopting new technologies (Venkatesh & Morris, 2000).

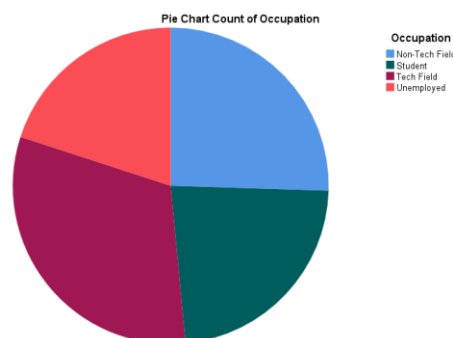


Figure 2: Distribution of Participants by Occupation

As illustrated in Figure 2, the occupational distribution of respondents shows a relatively even spread across the four categories, with students and unemployed individuals representing slightly smaller portions compared to those in tech or non-tech fields. This diversity enhances the external validity of the study by including participants with varying levels of workplace exposure to technology.

The representation of tech field participants is particularly relevant, as their higher familiarity with AI tools may influence their technology acceptance (TAM) and readiness (TRI) scores. On the other hand, students and unemployed individuals may exhibit differing levels of perceived usefulness or ease of use due to limited exposure or practical experience.

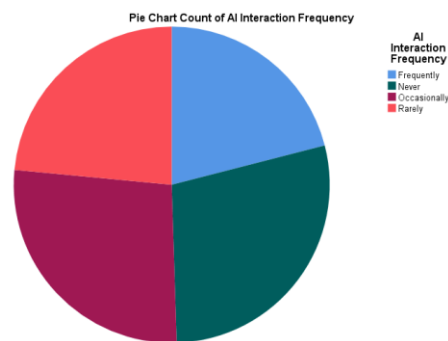


Figure 3: Distribution of Participants by AI Interaction Frequency

As presented in Figure 4.4, participants in this study vary in terms of their frequency of interaction with AI-powered marketing tools. While no single category dominates, the spread appears relatively balanced across all four levels, suggesting the sample includes both highly engaged and minimally exposed individuals.

This variability is important for exploring how direct exposure to AI may influence technology acceptance, perceived usefulness, and consumer engagement. Participants who frequently interact with AI tools may show higher levels of perceived ease of use (PEOU), engagement (CE), and optimism (TRI), whereas those with minimal interaction may express greater discomfort or insecurity.

Hypotheses tests:

A simple linear regression analysis was conducted to examine the effect of technology readiness on consumer engagement with AI-driven marketing tools.

Table 1: Simple linear regression results for the effect of technology readiness on consumer engagement with AI-driven marketing tools.

Statistic	Value
R	.960
R ² (R Square)	.921
Adjusted R ²	.921
F (1,198)	2314.009
Sig. (p-value)	.000
Unstandardized Coefficient (B)	1.860
Standard Error	.039
Standardized Coefficient (Beta)	.960
t-value	48.104

Results revealed a statistically significant and strong positive relationship ($R = .960$, $R^2 = .921$, $p < .001$). Technology readiness accounted for 92.1% of the variance in engagement levels. The regression coefficient ($B = 1.860$) indicates that each one-unit increase in technology readiness leads to a 1.86-unit increase in consumer engagement. Therefore, H1 is supported, confirming that higher technology readiness significantly enhances consumer engagement in the context of AI marketing. This finding aligns with prior research conducted in the Business-to-Business (B2B) sector, which demonstrated that firms with higher levels of technology readiness exhibited significantly greater capabilities in information and communication technologies (ICT) and artificial intelligence-based customer relationship management (AI-CRM), ultimately contributing to improved relationship performance and social sustainability outcomes (Rahman et al., 2023). Notably, ICT capabilities were found to mediate the relationship between technology readiness and AI-CRM performance, underscoring readiness as a foundational enabler of strategic technology integration. Similarly, in the context of physical retail environments, consumer AI readiness was positively influenced by prior experience and self-assessed ability to manage AI systems, while perceived risks—particularly among female consumers—negatively affected readiness levels (Kolar et al., 2024). These findings collectively reinforce the notion that technology readiness serves as a key predictor of engagement with AI technologies, whether at the organizational or individual level. As such, enhancing technology readiness through targeted interventions may play a critical role in fostering greater adoption and meaningful interaction with AI systems in marketing and beyond.

A multiple linear regression analysis was conducted to test whether Optimism and Innovativeness significantly predict Consumer Engagement with AI-driven marketing tools. The overall model was statistically significant, $F(2, 197) = 4427.049$, $p < .001$, and explained 97.8% of the variance in consumer engagement ($R^2 = .978$).

Table 2: Multiple Linear Regression Results for the Effect of Optimism and Innovativeness on Consumer Engagement with AI-Driven Marketing Tools

Predictor	Unstandardized Coefficient (B)	Std. Error	Standardized Coefficient (Beta)	t	Sig. (p)	Tolerance	VIF
(Constant)	-1.194	.073	—	-16.403	.000	—	—
Optimism	1.155	.045	.945	25.762	.000	.082	12.173
Innovativeness	.043	.034	.046	1.258	.210	.082	12.173

The results showed that Optimism had a strong, positive, and statistically significant effect on engagement ($B = 1.155$, $p < .001$), indicating that individuals with higher optimism tend to be more engaged with AI marketing technologies. In contrast, Innovativeness did not significantly predict engagement ($B = 0.043$, $p = .210$), suggesting that its unique contribution was minimal when controlling for optimism.

However, the high Variance Inflation Factor ($VIF = 12.173$) indicates multicollinearity between the predictors, which may distort individual coefficient estimates. This suggests that Optimism and Innovativeness are strongly correlated, and their shared variance may be obscuring Innovativeness's independent predictive power. Further analysis using alternative modeling strategies (e.g., separate regressions or factor analysis) may be warranted.

Therefore, H2 is partially supported: Optimism significantly predicts consumer engagement, while Innovativeness does not, under multicollinearity conditions.

A multiple linear regression analysis was conducted to examine whether Discomfort and Insecurity, two negative psychological dimensions from the Technology Readiness Index (TRI 2.0), predict Consumer Engagement with AI-driven marketing tools. Table 3: Regression Analysis Predicting Consumer Engagement from Discomfort and Insecurity

Model	R	R ²	Adj. R ²	Std. Error		
1	0.937	0.877	0.876	0.43179		
Source	SS		df	MS	F	Sig.
Regression	262.918		2	131.459	705.075	.000**
Residual	36.730		197	0.186		
Total	299.648		199			

Note. Dependent Variable: Consumer Engagement (mean_CE); Predictors: Discomfort, Insecurity.
Significance level: $p < .001$.

The regression model was statistically significant, $F(2, 197) = 705.075$, $p < .001$, and explained a substantial portion of the variance in consumer engagement ($R^2 = .877$). This indicates that 87.7% of the variation in engagement can be accounted for by discomfort and insecurity levels.

These results support Hypothesis 3 (H3), confirming that higher levels of discomfort and insecurity are associated with lower consumer engagement. The strong explanatory power of the model highlights the critical role of negative psychological factors in influencing how consumers interact with AI technologies in marketing. When individuals feel overwhelmed or lack trust in technology, they are less likely to engage with AI-based platforms. This finding aligns with evidence from a recent study conducted in India on AI-driven mental health interventions, where 65.5% of participants reported very low knowledge, and only 5.2% expressed high trust in such technologies. Despite recognizing the accessibility and convenience of AI tools, users remained cautious due to concerns about data privacy, the lack of human touch, and fear of misdiagnosis, all of which reflect underlying discomfort and insecurity (Varghese et al., 2024). Furthermore, a large-scale literature review of 58 empirical studies confirmed a strong relationship between personality traits, especially trust disposition, and acceptance of AI systems, emphasizing that trust and emotional response are critical determinants of engagement (Riedl, 2022). These findings reinforce the conclusion that mitigating psychological resistance is essential for increasing AI adoption and maximizing user engagement.

These findings underscore the need for marketers and developers to prioritize transparency, trust-building mechanisms, and user-friendly interfaces in order to reduce psychological resistance. Addressing discomfort and insecurity may not only improve engagement but also enhance long-term adoption of AI-driven tools in consumer-facing digital environments.

To test whether age moderates the relationship between technology readiness and consumer engagement, a moderation analysis was conducted using Model 1 of the PROCESS macro (Hayes, 2022) with a sample size of 200. Table 4: Moderation Analysis Using PROCESS Model 1: Age as a Moderator Between Technology Readiness and Consumer Engagement

Variable	Coefficient (B)	Std. Error	t	p-value	95% CI (LLCI – ULCI)
Constant	−1.9875	0.4425	−4.4914	.0000	[−2.8602, −1.1148]
Technology Readiness (TR)	1.7009	0.1313	12.9532	.0000	[1.4420, 1.9599]
Age	−0.0124	0.0105	−1.1850	.2375	[−0.0331, 0.0082]
TR × Age	0.0040	0.0031	1.2776	.2029	[−0.0022, 0.0102]

The overall model was statistically significant ($F(3, 196) = 770.94, p < .001$) and explained 92.19% of the variance in consumer engagement ($R^2 = .9219$). Technology readiness had a strong and significant main effect on engagement ($B = 1.7009, p < .001$), whereas age had a non-significant main effect ($B = -0.0124, p = .2375$).

Crucially, the interaction term (mean_TR × Age) was not statistically significant ($B = 0.0040, p = .2029$), indicating that age does not moderate the relationship between technology readiness and engagement. The change in explained variance due to the interaction term was minimal ($\Delta R^2 = .0007$).

Therefore, Hypothesis 4 (H4) is not supported. While technology readiness strongly predicts engagement, this relationship is not influenced by the respondent's age. These findings suggest that the impact of readiness on AI engagement is consistent across age groups within the sample. These findings are supported by a survey of 407 medical and dental students in Pakistan. The study found only minor differences in AI readiness across academic years, suggesting that age or educational stage has limited influence on readiness. Instead, psychological traits and gender differences played a more significant

role, reinforcing the idea that demographic factors like age may not be strong moderators in AI engagement behavior (Baseer et al., 2025).

Conclusion and Recommendations

This study explored the predictive role of technology readiness in shaping consumer engagement with AI-driven marketing tools. Guided by the Technology Readiness Index (TRI 2.0) and the Technology Acceptance Model (TAM), the research investigated how psychological traits—optimism, innovativeness, discomfort, and insecurity, along with demographic moderation (age), influence cognitive, emotional, and social dimensions of engagement.

The results affirmed that overall technology readiness significantly predicts consumer engagement, supporting H1. The analysis further revealed that among the positive psychological traits, optimism had a strong and statistically significant impact on engagement, while innovativeness did not—providing partial support for H2. On the other hand, discomfort and insecurity were found to be strong negative predictors of engagement, confirming H3. Finally, H4 was not supported, as the moderating role of age was statistically insignificant, suggesting that the impact of technology readiness is consistent across different age groups.

These findings have both theoretical and practical implications. From a theoretical standpoint, the integration of TRI and TAM (through TRAM) demonstrates strong explanatory power in understanding consumer behavior in AI-powered contexts. Practically, the study highlights the importance of designing AI marketing systems that foster optimism and reduce discomfort and insecurity to encourage engagement.

Recommendations:

1. **Build Trust and Reduce Insecurity:** Marketers should implement transparent data practices, ethical AI standards, and explainable AI interfaces to address consumer concerns and build trust.
2. **Enhance Optimism:** Campaigns should emphasize the benefits and convenience of AI tools to nurture a positive outlook among users.
3. **Mitigate Discomfort:** Offer user training, responsive support, and simplified interfaces to lower feelings of overwhelm or loss of control.

4. **Segment by Psychological Readiness, Not Just Demographics:** Since age did not significantly moderate the effect, marketing efforts should focus on psychological profiles rather than demographic assumptions.
5. **Future Research:** Longitudinal studies and industry-specific investigations are recommended to examine causal links and extend the generalizability of findings beyond the marketing context.

In conclusion, the psychological readiness of consumers plays a vital role in determining their engagement with AI marketing tools. Strategic interventions addressing optimism, discomfort, and insecurity can unlock the full potential of AI in creating meaningful and sustained consumer interactions.

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