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A Study of Relationship Among Generative AI Advertising, Consumer Trust and Purchase Intention

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Abstract

Generative Artificial Intelligence (GenAI) is transforming digital advertising by enabling the creation of personalized, creative and engaging promotional content. However, its growing application raises concerns regarding consumer trust, advertising authenticity and purchase intention. This review paper examines the relationship among generative AI advertising, consumer trust and purchase intention by analysing existing research findings. It delves into the applications of AI-generated advertisements, impacts on consumer trust and impact of personalized content, advertising credibility and transparency on purchase decisions. The reviewed studies suggest that perceived authenticity, brand credibility, and consumer trust are important in shaping responses to AI-generated advertising. "Personalization and perceived usefulness may stimulate purchase intention, but misleading content and lack of transparency may reduce consumer confidence. The review also emphasizes the need for responsible advertising practices in the AI domain and that consumer trust is a crucial factor in understanding purchasing behavior in AI-driven marketing contexts.

Keywords: *Generative Artificial Intelligence; AI-Generated Advertising; Consumer Trust; Purchase Intention; Consumer Behaviour.*

INTRODUCTION

AI (Artificial Intelligence) has been developed rapidly and has changed digital marketing and advertising practices significantly. With the evolution of technology and the rise of Generative Artificial Intelligence (GenAI), GenAI has become an essential tool for creating and delivering advertising content. While conventional AI applications are mainly focused on analyzing data and automating current processes, generative artificial intelligence is able to create new content such as advertisements, images, videos, product descriptions and marketing messages [1]. Companies are increasingly using these technologies to improve communication with consumers, personalize promotional content and develop new advertising campaigns. AI-generated advertisement content can be customized according to the consumer's likes, interests and online activity making digital marketing more interactive and targeted [2]. Accordingly, generative AI advertising is increasingly becoming an essential element of modern marketing strategies that influence consumer perception, reaction and reception of advertising message [3].

But the growing use of AI-generated advertising also poses questions about consumer trust, content authenticity and advertising credibility. Consumers may enjoy targeted and appealing ads; nevertheless, doubts about false information, artificiality and lack of transparency can influence their trust in such promotions [4]. As such, consumer trust plays an important role in determining whether AI-generated advertising is perceived as credible and influential. Similarly, purchase intention which is the consumer's willingness or likelihood of purchasing a specific product or service is an important indicator of advertising effectiveness and consumer decision-making. It is worth noting the relationship between these factors, as attractive advertising content may not necessarily lead to purchasing decisions in the absence of consumer confidence [5], [6]. This review paper examines the relationship between generative AI advertising, consumer trust and purchase intention.The current research focuses on the specific impact of consumer trust on the effectiveness of AI-generated advertisements in influencing consumer purchase intentions.

GENERATIVE AI ADVERTISING: CONCEPT, APPLICATIONS AND CONSUMER ENGAGEMENT

This advertising is driven by generative artificial intelligence (GenAI) which creates promotional messages, advertising content and marketing materials with little human intervention. It helps companies create engaging and creative content that is in line with marketing goals and consumer preferences. Generative artificial intelligence is able to generate a wide range of advertising materials in a short period of time and communicate with each person individually, unlike traditional advertising [7], [8]. Systems powered by AI have the ability to examine consumer interests, browsing patterns, and purchasing behaviors, enabling the delivery of promotional messages tailored to particular audiences. Personalized ads can help make ads more relevant, grab consumers' attention and encourage them to interact with brands. Generative artificial intelligence can make advertising more creative, reduce the time taken to create content and generate multiple versions of promotional campaigns [9]. But consumers may react differently to advertisements created by artificial intelligence than they do to content generated by humans. On the other hand, AI-generated advertisements may appeal to certain consumers due to the customization, ease, and creativity of the ads. However, there are consumers who might doubt the credibility, authenticity and originality of advertisements created by artificial intelligence. Thus, the effectiveness of generative AI advertising is contingent not only on the quality of the content but also on consumers' perceptions and responses to AI-generated promotional communication [10], [11].

Major Applications of Generative AI in Digital Advertising:

1. **AI-generated images and graphics:** Creating product visuals, promotional banners and advertising designs.
2. **AI-generated videos:** Developing promotional videos, product demonstrations and short advertising campaigns.
3. **Advertising copywriting:** Generating product descriptions, slogans, headlines and persuasive advertising messages.
4. **Personalized promotional content:** Producing advertisements based on consumer interests, preferences and online behaviour.
5. **Virtual promotional content:** Creating AI-generated virtual characters, brand representatives and interactive promotional materials.

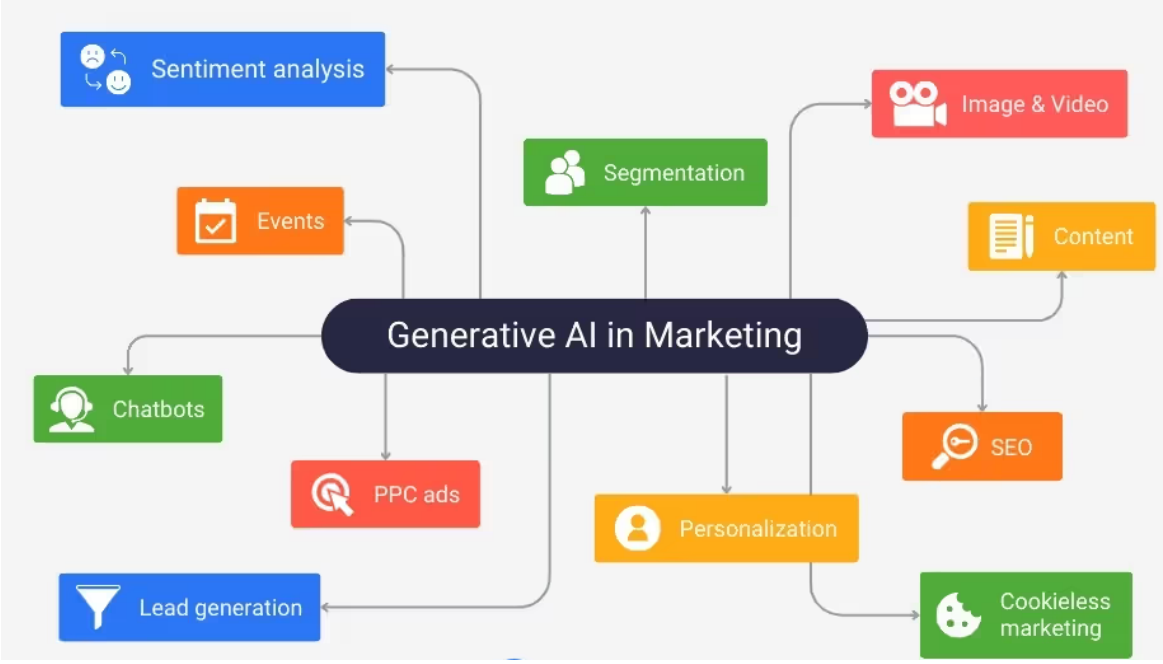


Figure 1: Generative AI in Marketing

CONSUMER TRUST IN GENERATIVE AI ADVERTISING

Consumer trust is the consumer's confidence in the reliability, authenticity and accuracy of AI-generated advertising content. It plays an important role in consumers' perception and responses to AI-based promotional messages. As generative AI becomes more prevalent in digital marketing, consumers may question whether ads are providing genuine product information or whether they are using AI to generate content that could deceive them [12]. Such concerns could be addressed by encouraging openness around the use of AI in advertising. Clear labeling of content produced by AI may help to increase consumer awareness

and decrease uncertainty about the source of promotional messages. The perceived authenticity and credibility of the advertisements also affect consumers' judgments of the reliability of the information. Advertisements giving correct information about the product, conforming to the brand messages and realistic visuals are likely to create positive perception on the part of the consumers [13].

However, there are a few issues that could undermine consumer trust in generative AI advertising. This includes, among others, misrepresentation of products, manipulated images, deep fakes, false promotional claims and misuse of personal data for targeted advertising. This can create ambiguity about the advertiser's intent and can reduce the brand's credibility. Human-like communication, natural language and emotionally appealing promotional messages may enhance consumer engagement, but do not automatically create trust [14]. Consumers are likely to be more comfortable with AI-generated ads that are authentic, transparent in the information they offer, and consistent in aligning the promises made in the promotion with the actual attributes of the product. Hence, transparency, perceived authenticity, credibility, and responsible use of AI are important considerations for building consumer trust in generative AI advertising [15].

Table 1: Key Factors Influencing Consumer Trust in Generative AI Advertising

Factors	Description	Influence on Consumer Trust
Transparency and disclosure	Clearly communicating the use of AI in advertisements.	Reduces uncertainty and improves awareness.
Perceived authenticity	Consumers' perception of whether advertising content appears genuine and realistic.	Strengthens confidence in promotional messages.
Advertising credibility	Accuracy, consistency and reliability of advertising information.	Increases the perceived reliability of advertisements.
Content manipulation	Concerns regarding deepfakes, misleading visuals and false promotional claims.	May reduce consumer confidence and brand credibility.
Data privacy	Concerns about the collection and use of personal information for targeted advertising.	Influences willingness to engage with AI-based promotions.
Human-like communication	Use of natural language and emotionally appealing messages.	May improve consumer engagement and perceived relatability.

GENERATIVE AI ADVERTISING AND CONSUMER PURCHASE INTENTION

After considering the available information and advertising messages, purchase intention is the extent to which consumers are inclined or willing to acquire a specific product or service. It is a critical determinant of consumer behavior, as it demonstrates the degree to which marketing initiatives can affect the preferences and purchasing decisions of individuals [16]. Generative AI advertising can influence purchase intention by delivering product information in an appealing, personalized, and creative manner. Businesses can use AI-generated ads to communicate product features, highlight benefits, and announce promotions in a variety of ways. Customized advertising based on the consumer's preferences, interests and online activities can increase the awareness of the products and attract the attention of potential buyers. Likewise, consumers may be prompted to think about the advertized products through appealing videos, captivating images and relevant advertising messages. These features turn generative AI into a new way to influence consumer perception and purchase decisions in digital marketing [17].

Consumer perceptions of the credibility, authenticity, and usefulness of AI-generated advertising affect purchase intention. Advertising which gives the consumer the facts he needs and which tells him, frankly, what the product will do for him can get his attention and help him decide. Another key factor is consumer engagement, as interactive and personalized promotional content can drive individuals to explore and consider purchasing products [18]. However, some consumers might be hesitant about AI-generated advertisements due to concerns about content authenticity, image manipulation, artificial content generation and lack of transparency. Such concerns may reduce intent to purchase and damage the credibility of advertising. Therefore, the effectiveness of generative AI advertising in inducing purchase intention depends on the ability to balance the reliable information, authenticity, consumer trust, creativity, and personalization [19].

Table 2: Factors Influencing Consumer Purchase Intention through Generative AI Advertising

Factors	Description	Influence on Purchase Intention
Personalization	Advertisements tailored to individual preferences and interests.	Increases product relevance and buying interest.
Visual attractiveness	Use of AI-generated images, graphics and videos.	Captures attention and stimulates product interest.
Perceived usefulness	Extent to which advertisements provide relevant and helpful product information.	Supports product evaluation and buying decisions.
Advertising credibility	Accuracy and reliability of promotional messages.	Strengthens confidence in advertised products.
Consumer engagement	Interaction with personalized and AI-generated promotional content.	Encourages product exploration and purchase consideration.
Perceived inauthenticity	Concerns regarding manipulated visuals, misleading claims and artificial content.	May create hesitation and reduce purchase intention.

LITERATURE REVIEW

(Sarran & Datt, 2026b) [20] The Influence of TPCA Seals and QR Codes on Trust and Purchase Intention of AI-Generated Advertisements: A Signaling Theory Perspective. QR codes also reduce information asymmetry, and make it transparent. TPCA seals help build institutional credibility. The experimental results show that advertisements with TPCA seals lead to a small increase in consumer trust and purchase intention. However, QR codes increase consumer confidence without a significant impact on the purchase intention. The results show that signals of institutional credibility and transparency have differential effects on consumer responses. Specifically, the research highlights the importance of implementing verification methods in advertising practices that involve content generated by artificial intelligence in order to foster ethical responsibility, transparency, and trustworthiness.

(Hakimi et al., 2026) [21] Advertisers are turning to generative AI more often, but whether people actually trust an advertisement written by a machine is still an open question. We examined it using a combined experimental and survey approach with 412 adult consumers, each of whom assessed AI-generated and human-made advertisements drawn from six product categories. The analysis relied on structural equation modeling, mediation analysis, and cluster analysis. Human-made advertisements earned significantly more trust than AI-generated ones (d = 0.89), a difference that was weaker among participants with higher AI literacy. Perceived authenticity explained the largest share of the indirect effect (31.2%); cognitive engagement and emotional reactions were also tested as mediators. Notably, trust in AI-generated advertisements rose as participants saw more of them, so repeated exposure may gradually soften early skepticism. For practitioners, these results suggest where trust is won or lost in AI-based advertising and how promotional content might be designed to seem more credible.

(Güler & Gür, 2026) [22] This study offers a thorough framework for investigating the impact of attitudes toward artificial intelligence (AI) on the perceived personalization of AI-generated advertisements. It also investigates the following effects of this perception on perceived relevance, perceived usefulness, perceived trust and purchase intention. A survey was conducted on 217 respondents who had previously encountered online advertising, and the research was designed in a quantitative manner. Results show that attitudes toward AI significantly increase perceived personalization. Perceived personalization also positively impacts perceived usefulness and relevance. Unlike prior studies that have focused on the role of trust in digital advertising contexts, these findings suggest that perceived usefulness is the most important antecedent of purchase intention in AI-generated advertising. This change in the criteria consumers use to judge AI-mediated marketing contexts. To summarize, the findings reveal the factors that affect consumers' responses to AI-generated ads and have important implications for future marketing research and practice.

(Ma'sum et al., 2026) [23] The objective of this study is to explore the effect of AI Content Creation and Perceived Personalization on Purchase Intention with Brand Credibility as a mediator within the framework of digital marketing. A quantitative method was used to analyze the primary data obtained from 168 respondents from various provinces in Indonesia. The results indicate that Perceived Personalization and content produced by AI have a significant impact on Brand Credibility. Furthermore, Brand Credibility has a significant impact on Purchase Intention. In addition, content

produced by AI impacts the Purchase Intention. However, Purchase Intention is not directly impacted by Perceived Personalization. Instead, it is influenced indirectly through Brand Credibility, which indicates a complete mediation effect. These findings underscore the significance of Brand Credibility in the nexus of consumer behavior and digital marketing strategies. Companies need to build consumer trust in their personalization efforts, optimize content produced by AI, and build brand credibility to lift consumers purchase intentions.

(Talwar & Thote, 2026) [24] This research paper explores the interrelation of AI-generated marketing content, perceived authenticity, consumer trust, and purchase intentions of Generation Z consumers. The study is designed as a quantitative research study based on survey method for BBA Marketing students. The proposed model suggests that perceived authenticity and trust are important mechanisms through which content produced by AI can influence purchase intention. The study aims to provide practical insights for marketers on how transparency, oversight by humans, disclosure and quality of content produced by AI affect consumer responses. This paper is not the invention of statistical findings, as the primary survey responses have not been collected yet. This paper gives the research design, hypotheses, questionnaire and analysis framework for the empirical stage.

(Hasan, 2026) [25] This is a study that explores the impact of generative AI on consumer trust and purchase intention within the framework of social media marketing. Data were collected using five-point Likert scales to measure consumer perceptions of AI-generated marketing content in terms of authenticity, trust, brand quality and purchase intention. The findings showed consumers' relatively low purchase intention towards AI-generated advertisements (M = 2.10/5) and perceived the content as mostly inauthentic (M = 2.18/5). Furthermore, AI-generated promotional content was related to a weaker consumer–brand connection (M = 3.63/5). The awareness of AI use in advertising negatively influenced purchase intention (M = 3.52/5). Importantly, 69.2% of respondents were in favour of mandatory disclosure of AI usage in brand marketing activities. The findings emphasise the significance of transparency and perceived authenticity in fostering consumer trust in generative AI advertising. The study also provides practical insights for marketers and digital platforms looking to leverage content produced by AI without damaging consumer confidence and brand relationships.

(Alphonsa E K, 2026) [26] Generative Artificial Intelligence (AI) has developed rapidly and transformed the digital advertising arena by allowing marketers to produce highly personalized, scalable and cost-effective content. Advertising messages can be generated by tools like Chat GPT that are very similar to human writing and this raises serious concerns about consumer trust. The present study is based on theories of technology acceptance and consumer trust. The conceptual framework relates content produced by AI and consumer trust. It also investigates the impact of AI disclosure and consumer AI literacy on these relations. Participants will be shown advertisements created by both AI and humans to evaluate perception differences and then structured data will be collected. The research seeks to investigate if AI-generated advertisement increase or decrease consumer trust and purchase intention.

(K. S & S G, 2026) [27] The present study in this regard finds out the effect of Generative AI on the consumer purchase intention among post-graduate students and research schoalars. The study focuses on the effect of Generative AI usage and trust in AI-generated suggestions on purchasing intent. The research design used in the study was the descriptive-analytical kind. The primary data were collected from 100 postgraduate students and research scholars by means of a standardised questionnaire based on a five-point Likert scale. The respondents were selected by convenience sampling. The acquired data were analyzed by the help of SPSS by the aid of Percentage Analysis, Reliability Analysis, Descriptive Statistics, Pearson Correlation Analysis and Multiple Regression Analysis. The findings suggest that ChatGPT is the most used Generative AI is ChatGPT, and most of the respondents use Gen AI tools daily.

(Zhang & Hur, 2025) [28] conducting experiments to examine the effects of AI-generated advertisement images, created using text-to-image diffusion models, on consumer responses and the boundary conditions of these effects. Study 1 (n = 130) found that for coffee ads, attitudes were descriptively higher toward AI-generated images ($\eta p2$ = 0.17), whereas for medical-aesthetics and public-service ads, evaluations favored human-made images; none of these differences reached significance. Study 2 (n = 79) revealed that when consumers were informed about the source of the image (AI or human), they showed significantly more positive attitudes toward human-made images than those generated by AI (d = 0.52). Study 3 (n = 209) demonstrated that in commercial advertising contexts where usage motivations were disclosed, consumers' negative reactions to AI-generated images were moderated by the specific usage motivation ($\eta 2$ = 0.04). When the motivation was privacy protection, evaluations were comparable to human-made images. In contrast, visual appeal produced slightly lower but non-significant ratings, whereas cost efficiency led to significant declines in trust and purchase intention, with attitude showing only marginal decreases and preference no differences. This study aims to understand the innovative

potential of generative AI and provides critical insights for businesses, consumers, and policymakers regarding its effective utilization.

DISCUSSION

The reviewed studies indicate that generative AI advertising has considerable potential to influence consumer trust and purchase intention; however, its effectiveness depends on several factors, including perceived authenticity, transparency, personalization and advertising credibility. Hakimi et al. (2026) and Zhang and Hur (2025) propose that consumers may have less trust in AI-generated advertisements compared to those produced by humans, particularly when AI involvement or cost-related issues are revealed. In contrast, Güler and Gür (2026) indicate that perceived usefulness and personalization have a significant effect on purchase intention. Likewise, Ma'sum et al. (2026) highlight the mediating role of brand credibility between content produced by AI and consumer purchase decisions. Sarran and Datt (2026) findings further illustrate the varied impact of institutional verification signals and transparency mechanisms on consumer trust and purchase intention. The literature generally suggests trust in consumers is a critical factor in linking AI-generated advertising and consumer purchase behaviors. Therefore, marketers should pay attention to authenticity of content, transparency of communication and reliability of product information to enhance consumers' confidence and purchase intention.

CONCLUSION

Generative AI is a revolutionary advancement in digital advertising that presents opportunities for customized messaging, creative content generation and enhanced consumer engagement. This review looked at the relationship between generative AI advertising, consumer trust, and purchase intention. The literature review indicates that AI generated advertisements can influence consumer awareness, product interest and purchase decisions through personalization, visual attractiveness and relevant promotional messages. But these benefits are so dependent on consumers' perceptions of authenticity, credibility and transparency. It seems that consumer trust is a key mediating variable between AI-generated advertising and purchase intention. The role of trust may differ depending on advertising context and consumer segments . Misleading content, doctored visuals, data privacy and undisclosed AI involvement can undermine consumer confidence. We therefore encourage businesses to adopt responsible AI advertising practices, including transparency, accuracy of content, and appropriate oversight by humans. More research should be done on the mediation role of consumer trust and the impact of AI literacy on consumer purchasing behavior.

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