iJRASET
International Journal For Research in Applied Science and Engineering Technology

INTERNATIONAL JOURNAL FOR RESEARCH

IN APPLIED SCIENCE & ENGINEERING TECHNOLOGY

Volume: 14 **Issue:** IV **Month of publication:** April 2026

DOI: https://doi.org/10.22214/ijraset.2026.81096

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International Journal for Research in Applied Science & Engineering Technology (IJRASET)
ISSN: 2321-9653; IC Value: 45.98; SJ Impact Factor: 7.538
Volume 14 Issue IV Apr 2026- Available at www.ijraset.com

The Impact of AI-Generated Marketing Imagery on Consumer Trust and Purchase Intentions: Examining Effect of Human-AI Assisted Images on Marketing

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Abstract: ***The swift adoption of generative artificial intelligence (AI) technology into marketing operations has revolutionized the process of producing visual content for advertisements, bringing into focus the need to consider how consumers react to AI-generated ads in contrast to those created by humans. As much as the use of AI technology is associated with scalability and efficiency in content generation, issues such as authenticity, credibility, and the perception of effort can play a role in shaping consumer behavior. A factorial design experiment with two independent variables and one level of measurement was carried out with 214 subjects, including the manipulation of the creator's type and the product category (fast food versus cosmetics/skincare). In the experiment, each subject was shown a single ad, which included a disclosure tag from the creator.***
The findings indicate a high human benefit. Advertisements made by people were rated with much better consumer trust (M = 5.63) than the advertisements made by AI (M = 4.24, p < 0 .001) and resulted in more purchase intention (M = 5.62 vs. 4.65, p < 0.001). The trust gap was partly addressed by hybrid advertisements (M = 5.08 vs. 4.24, p < 0.001) and not significantly addressed by purchase intent in comparison to AI-generated content (p > 0.05) which indicates that there is a gap between trust and purchase intention. The subsequent analysis indicates that the human-generated adverts were viewed as more real and laborious, and the AI-generated adverts were viewed as less real and needing less effort, with the hybrid adverts falling between the two. The study has provided significant contribution to the current body of knowledge in the field by going one step further than simply comparing human and AI-based approaches to the problem. From the manager's perspective, the conclusions show that while AI makes creative work more efficient, it is extremely important to preserve human participation in order to maintain the level of customer trust. Nonetheless, increased levels of customer trust do not necessarily translate into purchase decisions being made.

I. INTRODUCTION

Artificial intelligence (AI) has undergone transformation in being a useful technological implementation to the engine of innovation in marketing and advertising. Generative AI has over the past few years enabled companies to generate text, images and other digital content faster and in vast quantities than ever before in essence changing the very idea and practice of marketing communication (Feuerriegel et al., 2024). It is not merely a technological but also a strategic change, with companies increasingly implementing AI-based workflows to automate creative workflows, enhance customer interaction and optimize marketing effectiveness in highly competitive environments (Devi and Uniyal, 2026). Marketing is one of the most impacted of all businesses, particularly in the development of visual advertising materials as businesses implement AI in their activities.

The importance of the visual content in marketing is not new. Images play a vital role in appealing to consumers, creating brand images, and making decisions. The high-quality marketing visuals that the companies could create have become more efficient than it was before using generative AI. The studies indicate that AI-generated content has the capacity to achieve the same level of visual quality and efficiency as the human ones. It enables companies to produce more creative work and reduce the production costs (Huang and Katona, 2025). The many applications of AI-generated images demonstrate more of a shift towards automation of creative sectors. In this case, the performance and scalability are gaining significance.

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Nonetheless, even with all these benefits, the implementation of AI in marketing begs the significant questions of consumer perception and reaction to AI-created content. Despite being effective and creative, AI has raised concerns of authenticity, trust, and effort being perceived in marketing communication. Consumers do not consider advertisements solely on their visual appeal but consider the purpose and effort in the content. Past studies indicate that consumers tend to view content that is created by humans, as more genuine and honest. On the contrary, AI-generated content can be perceived as less authentic or inauthentic, particularly when it is disclosed (Kučinskas and Survilaite, 2025). On the same note, research on AI-created marketing imagery reveals that the perceptions of the consumer concerning the origin of the content significantly influence their ratings, rather than the content.

This creates a basic conflict in AI-oriented marketing: at the same time, generative AI is more efficient in terms of creativity and innovation, it can destroy consumer trust and perceptions of authenticity. In reality, research has shown that AI in marketing can result in a more emotional response and innovations on the firms but involves less effort on the companies when compared to non-AI-generated content (Zhang and Hur 2025). Thus, the presence of such contradictory impacts implies the ability of the usage of AI in marketing to affect consumer attitudes either in a positive or negative way, depending on its interpretation. Lastly, a number of research studies affirm that how consumers respond to the use of AI in marketing can be different according to various factors.

To address these issues, the recent academic research has been oriented at the comprehension of the role of human-AI collaboration in creative activities. The literature does not regard AI as a challenger to human creativity but rather it can become an assistant to enable human skills to thrive. Hartmann et al. (2023) The authors indicate that generative AI might be useful to improve human imagination and create marketing visuals of the desired quality with the automation of the process but with human strategic direction. This type of collaboration would enable striking a balance between effectiveness and naturalness that would reduce some of the concerns regarding completely AI-created content. However, there is still no sufficient empirical data on how consumers react to human-AI collaborations in marketing.

Though lots has been said about AI-generated marketing content, past studies have predominantly focused on the comparative analysis of AI content generation the other way around human content generation. The connection between the perception of human-AI co-operation and the other two content generation types has not been given much consideration. Moreover, unlike the past where such matters as emotional response, perception of effort, and innovation have been studied, more studies should be carried out on the influence of the type of content creation on consumer trust and purchase intention.

Thus, this study seeks to bridge this gap by looking into the role of human-created imagery, artificial intelligence-created imagery, and the hybrid of both on consumers' trust and intention to buy. By comparing the three methods of content production, the study will acquire new knowledge of the effects of AI in marketing and whether the collaboration of humans and AI may be taken as an alternative solution to the issue in question.

II. LITERATURE REVIEW

The blistering development of artificial intelligence (AI) has actually upset marketing communication and advertisement. This is especially true in regards to generative AI systems. These tools can help organizations to automate their process of creating marketing content- text, images, videos, you name it. Generative AI only means that computers can generate new content on their own, learning trends using massive data sets, and therefore can be used to do creative tasks that were previously undertaken by people (Feuerriegel et al., 2024). Companies are now adopting AI to create marketing images, make ads more personalized, and engage consumers more on online platforms (Devi and Uniyal, 2026). Using these technologies, businesses can offer customized product recommendations and automatically chat with customers and connect brands and market easier (Devi & Uniyal, 2026).

Current research shows that generative AI is becoming a need to modern-day marketers. According to Hartmann et al. (2023), generative AI can disrupt the creative process since nowadays, it is easy to create tons of decent-quality images. They found that the images that AI has produced are as good as (or even better than) those produced by humans in certain instances. Furthermore, generative AI can help marketers to produce an abundance of ad variations in a short time to enable them to experiment and streamline campaigns. But the most viable solution, as suggested by Hartmann and others, is to employ AI as a facilitator to human creativity, and not to replace it. The collaboration of human and AI is essential in the creative industries.

Increased application of AI technology in advertisements is another factor that has led to increased interest in investigating the perceptions of consumers towards AI advertisements. One of the studies that sought to find out how consumers perceive AI advertisements found out that the reactions to AI advertisements are rather complicated and multidimensional. For instance, in one study conducted by Zhang and Hur (2025), it was established that AI advertisements create greater emotional stimulation than those created by humans. On the other hand, consumers perceive that less effort is put into creating the AI advertisements by firms, and hence they are able to judge not only the advertisement but also the associated brand.

Therefore, the application of AI in marketing communications creates a paradox whereby on the one hand it enhances innovation and emotional arousal; yet on the other hand, it reduces effort.

Authenticity has been noted to play an important role in determining whether consumers will trust a marketing communication. Many studies have shown that when consumers are asked about what constitutes authenticity, the responses have consistently indicated that authenticity involves creativity by humans. In essence, marketing communication that is artificially generated might not be rated as highly as communication that involves human effort. According to Amos and Zhang (2024) and Bigman and Gray (2018), advertisements developed using artificial intelligence are less authentic and less trustworthy than those developed through human effort. This observation is supported by Kučinskas and Survilaite (2025), who note that the revelation of artificial intelligence in developing advertising campaigns can lower the level of authenticity, trustworthiness, and purchase intention among consumers.

Additional support for this theory comes from Huang & Katona's (2025) research on consumer evaluations of real advertisements created using AI technology. In their research, it was found that consumers often find it hard to differentiate between advertisements created through AI and those created by people. The results showed that consumers only did somewhat better than if they had just guessed while trying to tell which advertisements were created by AI and which were human-made. Interestingly, it was found that advertisements created by people, even AI, received considerably higher ratings than those made through artificial intelligence technology.

Another factor associated with authenticity is that of the perceived effort put into the creation process of the creative output. It seems like consumers make assessments of marketing material depending on how much effort they think the firm has spent. As shown by Magni et al. (2024), if consumers find out that an ad for a particular good was created with the help of artificial intelligence, they tend to give it a lower assessment in terms of creativity simply because they believe that the efforts made by AI creators are lower than those of human beings. According to Brüns and Meißner (2024), a company's application of generative AI in creative production could lead to negative consumer responses stemming from a perception of lower authenticity. However, these effects would not be as strong if AI was used as a complement to human effort.

Trust from consumers is very critical in assessing the success of the strategies for marketing communications and advertising. Trust from consumers in advertising is very essential to the interpretation of the marketing message and assessment of product claims. According to advertising studies, consumer trust in advertising increases the probability that the consumer will develop a positive attitude towards the advertised product and have a purchase intention (Modhavadiya et al., 2025). Consumer trust becomes increasingly crucial in situations where consumers cannot engage physically with the products. Consumers will depend on external sources of information in making their assessments regarding whether to trust a product or not. Such information includes product images, brand reputation, marketing communication (Widjaja, 2024).

Another determinant of consumer reaction to the marketing content generated by artificial intelligence is technological awareness and literacy. AI literacy, which refers to the knowledge and skills required to analyze and evaluate AI-based applications, affects consumer perceptions of AI-generated content. According to Liu et al. (2025), more knowledgeable consumers regarding AI technology find it easier to critically assess AI-generated marketing content and have lower anxiety about interacting with AI-based applications. However, increased AI literacy among consumers may lead to increased skepticism towards AI-generated advertising content because technologically literate consumers may doubt the validity of the marketing content produced using artificial intelligence (Offermans, 2025).

Other than trust and authenticity, perceived value is another key factor that can determine consumer purchase intentions when it comes to marketing in artificial intelligence-based settings. Perceived value usually comprises two types of value: utilitarian value and hedonic value. Utilitarian value can be described as the functional advantages gained through the use of the product or service. On the other hand, hedonic value is the emotional or experiential benefits gained, including the feeling of pleasure or novel experience. According to Yin & Qiu (2021), both utilitarian value and hedonic value significantly affect consumer purchase intention in AI-driven consumption settings. Quality of AI-generated visual material is yet another critical consideration that impacts the attitude of consumers towards AI-generated advertisements. Consumers tend to view AI-generated advertisements as more authentic and credible if the AI-generated visuals in advertisements look realistic and professionally produced. According to Shi et al. (2025), the quality of generation of AI-created materials greatly influences consumers' intentions to purchase. Well-generated visuals in AI-advertisements increase consumer engagement and enhance the perception of product value; poorly produced visuals, on the other hand, may undermine the effects of AI-advertisements.

The other significant advancement in the area of marketing with the application of the artificial intelligence technology is the enhanced application of the AI-based practices of personalization. Using AI-based personalization, companies can target individual customers with personalized marketing messages and product suggestions based on their activities, preferences, and purchasing behavior online. When AI-driven personalization techniques are put into place properly, it can create a considerable positive impact on consumer interaction, trust, and satisfaction. Individualized marketing communication will also enable the companies to present how they see the needs of the customers, which can assist in creating a stronger association between brands and customers. Nevertheless, AI-driven personalization could be effective in light of the privacy issues because the customers may be uncomfortable when the companies gather or process an excessive amount of personal information (Sipos, 2025).

The most recent trends in digital marketing have also brought about new AI-based marketing communication, including virtual influencers. The virtual influencers are computer-generated personalities that engage audiences in social media in a manner that is akin to the human influencers. According to Offermans (2025), virtual influencers offer brands greater control over messaging, brand consistency, and reputation management compared to human influencers. Nevertheless, virtual influencers often face challenges in establishing the same level of authenticity and emotional connection that human influencers can achieve. Because trustworthiness plays a crucial role in influencer marketing, consumers are generally more likely to accept product recommendations from influencers they perceive as authentic and relatable (Offermans, 2025).

In conclusion, the emergence of literature on AI-generated marketing communication has emphasized the prospects and problems that come with the implementation of artificial intelligence in creativity-based marketing. First, AI technology makes it easy for organizations to generate excellent marketing images, personalize advertisements, and engage their audiences effectively. However, some of the potential problems that can affect consumer reactions to AI-generated marketing communication include issues with authenticity, trust, effort perception, and privacy. Therefore, the mixed results from various studies imply that consumer reactions to AI-generated marketing images depend on several factors.

Although many studies have analyzed consumer trust regarding AI-created content and wider effects on consumer perception associated with the use of AI in the advertisement industry, most existing research has concentrated on the comparison between AI-created and human-made content. Little focus has been paid to the involvement of humans and AI working together in marketing visuals and their effect on consumer trust and purchase intentions. As the generative AI gradually evolves and gains a foothold in the creative industry, it has been timely to explore the perceptions of the consumers of the content produced by various agents: humans, AI, and the combination of both. Further research is therefore advised to delve into this problem.

III. OVERVIEW OF STUDIES

The current research involves a 3 x 2 between-subjects factorial experimental design to investigate how the type of the creator of the advertisement affects consumer reactions. In particular, the study examines the effect of the type of creators (Human-generated, AI-generated, or Human + AI Assisted) on consumer trust and purchase intention, as well as whether these effects are more pronounced in products with different involvement levels. To tradeoff between time and the desire to have generalizability, two product categories were chosen Fast Food Meal (a low-involvement convenience good) and Cosmetics/Skincare (a high-involvement shopping good). The design can be used to test the main effects of creator type and interaction of creator type with product involvement level. Six experimental conditions were developed by completely crossing the two independent variables.

Table 1. Overview of the Study Design

Aspect	Description
Research Design	3 × 2 between-subjects factorial experiment
Independent Variables	Creator Type (Human, AI, Human + AI Assisted) Product Category (Fast Food Meal, Cosmetics/Skincare)
Number of Conditions	6 conditions
Key Manipulation	Explicit disclosure label on the advertisement ("Created by: Human" / "Created by: AI" / "Created by: Human + AI Assisted")
Dependent Variables	Consumer Trust, Purchase Intention
Mediators	Perceived Authenticity, Perceived Effort
Participants	Randomly assigned to one of the six conditions; each participant viewed only one advertisement

IV. EXPERIMENT

A. Method

A 3 x 2 between-subjects factorial experimental design was used to test the impact of the type of advertisement creator on the consumer trust and purchase intention. Two independent variables were manipulated in the experiment: the type of creator (Human-generated, AI-generated and Human + AI Assisted) and the type of product (Fast Food Meal as a low-involvement convenience good and Cosmetics/Skincare as a high-involvement shopping good). This led to six experimental conditions. All stimuli contained fictional brand names (VitaBite to Fast Food Meal and LuminaGlow Skincare to Cosmetics) to remove the effect of the already existing brand attitudes. The participants were randomly divided into two groups and asked to watch one advertisement and the corresponding label of creators (Created by: Human, Created by: AI, and Created by: Human + AI Assisted) and to answer the questionnaire.

1) Stimuli Development

A total of six advertisements were developed (three types of creators x 2 products). Base images were provided as human generated ones. Text-to-image models were used to generate AI-generated versions that were almost identical but consistent with campaign layout, typography, and branding. Human + AI Assisted versions were created by refining the human base images with specific AI edits to achieve a better light, texture and visual appearance. In all the advertisements, the disclosure label of the creator appeared clearly in the bottom-right corner, there were the same headlines, and the names of the brands were fictitious to guarantee the stimulus equivalence between the conditions.

2) Participants

Participants consisted of undergraduate and postgraduate students from various institutions across Punjab, representing a diverse and relatively tech-aware consumer group. Participants were recruited online via Google Forms. After removing incomplete responses and those failing the attention check, the final sample consisted of 214 valid responses.

The study included 214 respondents (51.4% Male, 48.6% Female). The participants demonstrated a high level of digital literacy, with a mean AI familiarity score of 5.37 on a 7-point scale (SD = 1.36). This ensures that the findings are representative of a "tech-aware" consumer base that is increasingly exposed to AI tools.

Table 2. Demographic Profile of Participants

Characteristic	Group	Count (n)	Percentage (%)
Gender	Male	110	51.4%
	Female	104	48.6%
Total		214	100%

3) Procedure

The study was conducted online using six separate but structurally identical Google Forms (one per condition). Participants were randomly assigned to one condition. Each participant viewed only one advertisement and was required to spend a minimum of 30 seconds before proceeding. The questionnaire then measured the dependent and mediator variables, followed by manipulation and attention checks, and finally demographic questions.

4) Measures

All constructs were measured on 7-point Likert scales (1 = Strongly Disagree to 7 = Strongly Agree).

Consumer Trust (6 items, adapted from Soh et al., 2009; $\alpha = 0.94$): trustworthy,
honest, reliable, credible, confident about claims, depend on information.

Purchase Intention (5 items, adapted from Spears & Singh, 2004; $\alpha = 0.96$): likely to purchase, intend to buy, high level of interest, will buy, high probability of purchase.

Perceived Authenticity (4 items): feel authentic and real, appears genuine, feels realistic, feels natural.

Perceived Effort (4 items): lot of effort gone into creating, significant time and care, required high effort to produce; creator worked hard. Manipulation check and attention check questions were included to ensure data quality.

5) Data Analysis Plan

Data were analyzed using Python (pandas, statsmodels). Composite scores were created by averaging the respective items. Descriptive statistics, Two-way ANOVA (for main and interaction effects), and Tukey post-hoc tests were used. Effect sizes (partial η^2) and reliability coefficients were reported.

Table 3. Descriptive Statistics of Consumer Responses by Product Type and Image Type

Product	Image Type	Consumer Trust	Purchase Intent	Authenticity	Perceived Effort
Cosmetics	Human	5.37(0.85)	5.35(1.07)	5.44(0.89)	5.19(1.17)
	AI	4.36(1.19)	4.65(1.25)	4.53(1.36)	4.73(1.08)
	Hybrid	4.93(1.42)	4.30(1.15)	4.26(1.52)	4.17(1.27)
Meal	Human	5.89(0.83)	5.89(0.87)	5.60(0.82)	5.36(1.16)
	AI	4.13(1.14)	4.66(1.56)	4.46(1.28)	3.99(1.26)
	Hybrid	5.23(1.15)	5.31(1.17)	5.26(1.05)	5.26 (1.29)

B. Data Analysis

1) Hypothesis 1: Human-created marketing images lead to significantly higher consumer trust than purely AI-*generated* marketing images.

Analysis and Results

The primary comparison between human and AI imagery revealed a stark "Trust Gap." Human-created images achieved a mean trust score of 5.63 (SD = 0.88), while purely AI-generated images scored significantly lower at 4.24 (SD = 1.16). A Tukey HSD post-hoc test confirmed a mean difference of 1.39 ($p < .001$).

Table 4. Two-Way ANOVA Results for Consumer Trust

Source of Variation	df	F	p-value	Partial η2
Product Category (Meal vs. Cosmetic)	1	1.71	0.192	0.008
Image Type (Human, AI, Hybrid)	2	28.07	<.001	0.213
Interaction (Product X Type)	2	2.12	0.123	0.020
Residual (Error)	208	—	—	—

Table 5. Tukey Post-Hoc Comparison for Consumer Trust Across Image Types

Comparison	Mean Difference	p-value	Significance
Human vs AI	+1.39	< .001	Significant
Hybrid vs AI	+0.84	< .001	Significant
Human vs Hybrid	+0.55	0.032	Significant

Interpretation

H1 is **strongly supported**. These findings imply that consumers have considerable doubt about artificial images. This implies that consumers do not think that algorithmic accuracy means honesty in advertising.

2) Hypothesis 2: Human-created marketing images lead to significantly higher purchase intention than purely AI-generated marketing images.

Analysis and Results

The analysis of purchase intention mirrors the trust results, showing a significant effect of image type on purchase intention. Human images led to a purchase intent mean of 5.62 (SD = 1.01), whereas AI images fell to 4.65 (SD = 1.40). The difference (0.97) was statistically significant ($p < .001$).

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Table 6. Two-Way ANOVA Results for Purchase Intention

Source of Variation	df	F	p-value	Partial η2
Product Category	1	9.98	0.002	0.046
Image Type	2	13.57	< .001	0.115
Interaction	2	2.12	> .05	0.020
Residual	208	—	—	—

Table 7. Tukey Post-Hoc Comparison for Purchase Intention Across Image Types

Comparison	Mean Difference	p-value	Significance
Human vs AI	+0.97	< .001	Significant
Hybrid vs AI	+0.15	0.742	Not Significant
Human vs Hybrid	+0.82	0.004	Significant

Interpretation

H2 is supported. The findings reveal that the type of advertiser has a significant influence on the intention to purchase. Human advertisers create greater purchase intentions than AI advertisers. It is clear that there is a difference between images created by humans and those created by AI.

3) Hypothesis 3: Hybrid (Human-AI assisted) marketing images lead to significantly higher consumer trust than purely AI-generated marketing images.

Analysis and Results

H3 examined whether the Hybrid (Human-AI Assisted) condition could recover trust. The results show that Hybrid images earned a trust mean of 5.08 (SD = 1.30). When compared to purely AI images (M = 4.24), the Hybrid condition showed a significant recovery of 0.84 points ($p < .001$).

Interpretation

H3 is supported. This is an important conclusion for marketing professionals. It shows that simply indicating the role of humans ("human-in-the-loop" approach) helps prevent distrust resulting from artificial intelligence use. This way, businesses are able to take advantage of the efficiency of artificial intelligence systems while maintaining the integrity of their campaigns.

4) Hypothesis 4: Hybrid (Human-AI assisted) marketing images lead to significantly higher purchase intention than purely AI-generated marketing images.

Analysis and Results

While the Hybrid condition recovered trust, its impact on purchase intention was less pronounced. Hybrid images resulted in a purchase intent mean of 4.80 (SD = 1.25). When compared to pure AI (M = 4.65), the difference of 0.15 was not statistically significant ($p = .767$).

Interpretation

H4 is not supported. This highlights another important concept called "Conversion Lag." While the use of hybrids creates a perception of higher credibility compared to AI images alone, this perceived credibility does not directly result in increased purchase intent. This indicates that while the problems associated with credibility have been overcome with human assistance in creating the ads, there is still an emotional component lacking.

Table 8. Summary of Hypothesis Testing Results

Hypothesis	Metric	Finding	Statistical Result
H1	Trust	Human > AI	Supported ($p < 0.001$)
H2	Intent	Human > AI	Supported ($p < 0.001$)
H3	Trust	Hybrid > AI	Supported ($p < 0.001$)
H4	Intent	Hybrid > AI	Not Supported ($p = 0.767$)

5) Analysis of Perceived Authenticity and Perceived Effort

In addition to the main analysis, perceived authenticity and perceived effort were considered as potential mediators between ad creator and consumer outcomes. Both constructs were operationalized as composites by calculating the means of the items that represented each construct, and a two-way ANOVA was performed using product category and image type.

Table 9. Two-Way ANOVA Results for Perceived Authenticity

Source	df	F	p-value
Product Category	1	4.97	0.027
Image Type	2	14.46	< .001
Interaction	2	4.10	0.018

The findings reveal a significant main effect of advertisement image type on the perception of authenticity ($F = 14.46$, $p < .001$), meaning that people perceive authenticity differently depending on whether the advertisement is created by humans, AI, or a combination of the two. Advertisements created by humans had the highest level of perceived authenticity, while AI-created advertisements had lower levels, with Hybrid advertisements falling somewhere in between. Furthermore, there was a significant main effect for product category ($p = 0.027$) and an interaction effect ($p = 0.018$).

Table 10. Two-Way ANOVA Results for Perceived Effort

Source	df	F	p-value
Product Category	1	1.16	0.283
Image Type	2	10.39	< .001
Interaction	2	10.31	< .001

In regard to effort perception, a similar trend was evident. The results of the ANOVA analysis confirmed a significant main effect for advertisement creator type ($F = 10.39$, $p < .001$). This effect means that advertisements are different in terms of the effort involved in their development. Human-created advertisements were rated as more effort-intensive, whereas AI-created advertisements required less effort. In turn, the effort needed to create Hybrid advertisements was rated between the previous two options. Additionally, the interaction effect was found to be significant ($p < .001$), which shows that efforts differ depending on product categories, but no significant main effect emerged in regard to the latter ($p = 0.283$).

Thus, this study provides evidence that the creator type of advertisements is associated with different levels of perceived effort and authenticity. As such measures systematically differ from one experimental condition to another, they can serve as potential mediators in future research.

6) Product Category Analysis

Product category was used to test whether consumers' reactions vary when it comes to low-involvement items like fast food meals and high involvement products such as cosmetics or skincare products. In terms of purchase intentions, the study showed that the effect of product category is statistically significant ($F = 9.98$, $p = 0.002$).

However, in the case of consumer trust, product category is not statistically significant ($p = 0.192$). In addition, an important finding related to the interaction effect between product category and image type shows that this effect was not significant both in terms of trust ($p = 0.123$) and purchase intentions ($p > .05$). Therefore, the effect of advertisement creator type (Human, AI, Hybrid) on critical outcome variables is consistent across different product categories.

All in all, product category independently affected the purchase intention but it does not change how different advertisement creator types affect the critical dependent variables.

C. Core Findings

1) Persistence of the Human Advantage

Advertisements produced by humans always showed the best consumer trust ($M = 5.63$) and purchase intention ($M = 5.62$), as compared to AI-generated and Hybrid (Human + AI Assisted) ones.

The outcomes of the analysis proved the presence of a significant primary effect of image type on the trust and purchase intention ($p < .001$). Post-hoc comparisons also revealed that human generated advertisements were much more effective than AI generated advertisements in both outcome variables.
These results demonstrate an evident and consistent benefit of content created by humans to form positive attitudes on the part of consumers.

2) Effectiveness of the Hybrid Mitigation Strategy
It was established that hybrid advertisements, with an average trust score of 5.08, were rated significantly more trusted compared to AI-based advertisements, which had a mean score of 4.24 ($p < 0.001$).
This implies that the presence of a human element in the creative process could help offset some of the negative perceptions associated with pure AI-based advertisements.

3) The Trust–Purchase Intention Gap
Despite Even though there was an enhancement in trustworthiness, there was no statistically significant change in purchase intention between Hybrid advertisements and AI advertisements ($p > 0.05$).
While the mean purchase intention for Hybrid advertisements was marginally higher at $M = 4.80$ than the mean purchase intention for AI advertisements at $M = 4.65$, the result was not statistically significant. This shows that there is an inconsistency between cognitive evaluation and behavior intention.

4) Role of Product Category
There was a significant effect of the product category variable on the intention to purchase ($p = 0.002$).
Nevertheless, there was no significant interaction effect between product category and image type ($p > 0.05$). It means that the influence of advertisement creator type (human, artificial intelligence, hybrid) on the two variables remains equal for all categories of products. Despite some descriptive differences in the results between categories, they were not significant enough.

5) Conclusion for Marketers
The results show that human-made ads are still the most efficient way to gain maximum trust and purchase intention.
Moreover, it is possible to consider Hybrid (Human & AI Assisted) methods as a good compromise because it greatly enhances trust as compared to ads created only by artificial intelligence. Therefore, it is important to be open about the fact that some people have worked on the advertisement while using artificial intelligence for more efficiency.
Nonetheless, the results also confirm the fact that increasing trust might not be enough to encourage customers to make a purchase, indicating that other factors also influence purchase intention.
Consequently, it is possible to conclude that artificial intelligence may be used in the process of creating advertisements; however, one should evaluate its efficiency first.

V. DISCUSSION

This research aimed to test the hypothesis: does the type of creator of a marketing image (human-generated, AI-generated, or human + AI assisted image) impact consumer trust and purchase intention; and do these impacts differ by product category? The results give a simple response: the human-made adverts fared best in general, the AI-made adverts got the poorest ratings, and the human + AI assisted adverts were rated in the middle. These findings directly confirm the main issue that was brought up in the introduction and literature review: despite being faster, bigger, and more efficient in terms of creativity, consumers still place significant value on the human touch in advertisement, particularly when the judgments are credibility and purchase willingness (Feuerriegel et al., 2024; Devi and Uniyal, 2026). The most notable result is the continuation of the human advantage. Advertisements that were created by humans generated the highest consumer trust and purchase intention and the difference in human and AI advertisements was statistically significant in both cases. This trend is a resounding of previous studies which reveal that consumers tend to better react to what they consider to have been produced by human beings, despite the fact that AI generated images might not be aesthetically weak. As Zhang and Hur (2025) reveal, the visuals created by AI have the capacity to stimulate emotional arousal and indicate innovativeness, but at the same time, they are also believed to consume less effort, which can have a detrimental effect on assessments.

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The same logic seems to be applied in the current study: consumers are not merely responding to the visual quality, but to what the advertisement is indicating in terms of sincerity, accountability and effort. What this means is that human authorship still operates to provide credibility in advertising especially in the case of products that do not depend on pure novelty but consumer confidence.

Meanwhile, the findings indicate that the collaboration between humans and AI is important. Hybrid advertisements were more trusted compared to entirely AI-generated advertisements, indicating that human intervention can partially reduce the credibility penalty of entirely AI-generated advertisements. This is theoretically significant as it aids in getting the point that AI must be viewed as a tool that does not replace human creativity but as a complement. In The Power of Generative Marketing, Hartmann et al. (2023) contend that AI can be used to create high-quality visual content on large scales and the best results are obtained when AI complements, but does not substitute human creativity. The current results are based on that notion because they demonstrate that consumers also seem to appreciate and acknowledge the existence of human judgment in the creative process. That is, the hybrid status did not eradicate the human advantage but, at the same time, decreased the trust gap as compared to pure AI. This renders human + AI assisted advertising a viable compromising approach to brands which wish to embrace AI without compromising credibility entirely.

One of the most significant results is that the hybrid condition had a more apparent positive effect on trust compared to purchase intention. This implies a trust-conversion gap: consumers might recognize that a human-aided AI advert is more believable than an entirely AI-created advert but this does not necessarily translate into a greater intention to purchase. This is a significant donation since it demonstrates how trust is not enough but needed to persuade. Keeping the AI advertising in mind, people might rate the advertisement in a better way at the cognitive level when human participation is involved, but remain doubtful at the behavioral level when the advertisement is not emotionally engaging, or has no brand warmth or persuasive power. This is in line with previous studies that demonstrate that although trust boosts positive attitudes towards adverts, the other variables, including perceived value and emotional involvement, is paramount in influencing a purchase intention (Modhavadiya et al., 2025; Yin and Qiu, 2021).

The perceived authenticity and perceived effort findings can be used to understand the cause of such differences. Human generated advertisements were considered more natural, whereas AI generated advertisements were considered less natural and less effortful, whereas a hybrid advertisement was found somewhere in between. This coexists well with the literature that has been presented above, particularly studies that show that AI-generated content can be perceived as not as authentic or effortful since consumers perceive a decreased amount of human input to it. Kučinskas and Survilaite (2025) demonstrate that AI involvement disclosure decreases perceived authenticity, whereas Magni et al. (2024) reveal that the disclosure of AI-generated content tends to be believed to require less effort. Equally, Bruns and Meissner (2024) discover that reduced perceived authenticity may result in unfavorable consumer responses, unless AI is perceived as an addition to human work. The current results support the interpretation of a direct experimental context. They propose that more than the quality of the message leading to the trusting attitude, it is the perceived effort, concern and goodwill in the creative work.

The product-category analysis would be a good additional layer to the interpretation. The main influence on the purchase intention was on product category, which means that consumers do not react to fast food and cosmetics/skincare advertisements in general the same. The product category and image type interaction, however, did not have significant interaction with trust or purchase intention. This implies that the impact of the creator type was strong in both low involvement and high involvement product scenarios. It is a valuable finding since it indicates that the human-versus-AI effect is not limited to a particular type of goods. Although the type of product is an important factor in overall purchase intention, the relative strength of human-generated advertisements and the disadvantage of AI-generated advertisements were constant across the categories. This enhances the external validity of the research and means that the type of creator is a significant variable of various marketing situations.

Theory wise, the findings can be generalized to broaden the current literature in a number of aspects. To begin with, they support the argument that the content created by AI can be visually compelling yet still face the issue of psychological resistance when consumers assess credibility and relevance in purchasing. This is in agreement with the previous evidence that consumers tend not to tell the difference between AI and human visuals, but still evaluate the content that they think was created by humans more positively (Huang and Katona, 2025). Second, the research goes beyond the typical dichotomy of AI versus human content as it incorporates a human + AI assisted condition. The reason behind this is that as the literature is starting to indicate, the nearest future of marketing can be neither complete automation, but instead hybrid creative processes where AI can help with human decisions. The current findings indicate that this hybrid form is not only a production strategy, but a perception strategy which can regain trust to some degree. Third, the study provides a systematically varying authenticity and effort among types of creators, thus providing an explanatory gap between creative production and consumer response. In this respect, the results not only do confirm an AI effect but they provide an explanation of how the effect takes place.

The implications on practice are simple yet significant. To the marketers, the research indicates that pure AI-generated advertising can be effective, but that does not necessarily mean that consumers will accept it. Human involvement is vital in case the aim is to achieve maximum trust and purchase intention. A creative use of AI by brands should thus take into consideration transparent or visible human-in- the-loop approaches, as the hybrid state was found more trustworthy than pure AI. At the same time, the less significant impact of the hybrid condition on the purchase intention implies that brands cannot trust human help only the final advertisement should have emotional appeal and persuasive power. That is, the problem with the credibility can be resolved by hybrid production, but not the conversion problem. This difference corresponds with the previous results, according to which although AI has the potential to increase engagement and personalization, the level of its success depends on the incorporation of AI into the overall marketing plan (Sipos, 2025).

The research has implications as well in the way in which AI is framed in brands. According to the previous literature, the response of consumers to AI will be more positive in cases where the latter is presented as supplementing human labor and not supplanting it (Brüns and Meißner, 2024). As the current results affirm, it is more practically the case that consumers are more willing to believe advertising when they feel that human effort is still evident in the end product. This implies that companies must not use AI as a back-end backdoor in case they wish to maintain consumer trust. Instead, they ought to consider how the creative process is conveyed, how the advertisement aesthetically promotes work, and whether the resulting design is authentic as opposed to being a cog and wheel design.

It also has certain limitations that must be noted. To begin with, fictional brands were used in the study, which was suitable in terms of minimizing previously existing brand bias, but this implies that the findings can potentially not be perfectly representative of the responses to well-known brands with established equity. Second, the sample was obtained via the Internet and could represent a fairly tech-sensitive group of respondents, potentially affecting AI cue sensitivity. Third, the research concentrated on two types of products, which enhances solidity, but still allows further testing of services, luxury products, or products based on the experience. Fourth, although perceived authenticity and effort were under investigation, other psychological processes like perceived creativity, novelty, manipulative intent could also be used in consumer responses and should be investigated in further studies.

This study can be extended to a number of useful directions in future studies. A key extension would be to determine whether disclosure framing modifies the impact of hybrid advertising, in particular, whether human contribution is highlighted in a different way. The other would be to investigate whether the same trend is true in high stakes category like healthcare, finance or luxury good where trust and authenticity can be even more important. It would also be possible to research how consumers would be different when they are shown the process behind the ad, not only the end image. Lastly, future research may focus on testing whether purchase intentions are enhanced with the combination of more powerful emotional appeals, better brand stories, or more individualized messages with hybrid ads.

Overall, the research provides unambiguous evidence that the issue of creator type is important in marketing imagery. Advertisements created by humans remain the most trusted by consumers and have the highest purchase intent, AI advertisements have a disadvantage in credibility, and human + AI assisted advertisement provides a relevant but imperfect solution. The results support the more general point that was made in the introduction and literature review: generative AI is potent, but in marketing it is most effective when it does not substitute but enhances the human creativity (Hartmann et al., 2023; Zhang and Hur, 2025).

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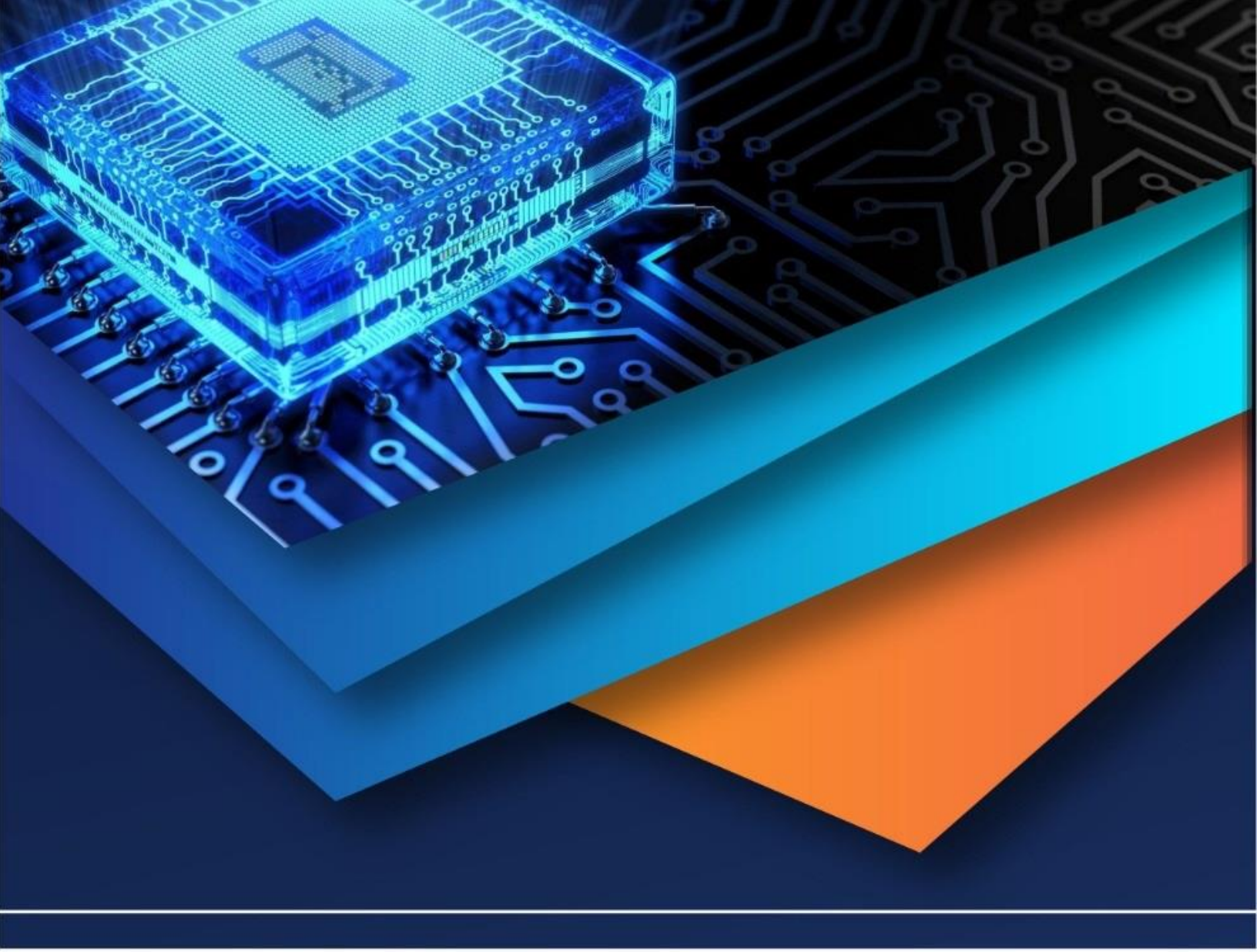

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