



Research Article

## Navigating Consumer Trust in the Era of AI-Driven Digital Advertising

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**Abstract:** The development of artificial intelligence (AI) has significantly changed the digital advertising landscape. However, consumer trust in the use of AI in digital advertising is a crucial issue to understand. This study aims to analyze the influence of perceived intelligence, transparency, and personalization of AI-based advertising on consumer trust levels. Using a quantitative approach through a survey of 500 respondents who are active social media users in Indonesia, the data were analyzed using Structural Equation Modeling (SEM). The results of the study indicate that perceived intelligence and transparency have a significant positive influence on consumer trust, while personalization has a moderate influence. These findings provide theoretical contributions to the digital marketing literature and provide practical guidance for marketers in designing AI-based advertising strategies that are trusted by consumers.

**Keywords:** artificial intelligence; consumer trust; digital advertising; personalization; transparency

### 1. Introduction

In the era of rapid digital transformation, companies around the world are racing to adopt new technologies to build closer and more meaningful relationships with their consumers (Zhang et al., 2024). One of the technological innovations that dominates contemporary business discourse is artificial intelligence (AI). AI has now become a key component in various aspects of business strategy, from process automation, consumer behavior prediction, to user experience personalization (Raji et al., 2024). Especially in the digital marketing domain, AI has radically changed the way companies communicate with consumers, including in the design and delivery of digital advertising (Singh & Ahmed, 2024).

AI in digital advertising offers the opportunity to deliver more relevant, personalized, and timely messages to individuals based on their preferences, behavior, and search history (Rahman et al., 2024). By leveraging machine learning algorithms, advertisers can now target audiences with high precision. This not only increases the effectiveness of marketing campaigns but also the cost efficiency of advertising (Malikireddy, 2024). However, the use of AI in this context also poses a number of challenges, especially related to issues of ethics, privacy, and most crucially—consumer trust (Kumar & Suthar, 2024).

Trust is the foundation of any consumer-company relationship, especially in a digital world filled with uncertainty and information asymmetry (Forlano et al., 2025). In the context of AI-based advertising, consumers often do not have a clear understanding of how algorithms work, what data is collected, and how it is used to influence their decisions (Hooi, 2025; V. Kumar et al., 2024). Concerns about misuse of personal data, psychological

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manipulation through overly personalized advertising messages, and lack of system transparency are factors that can erode consumer trust (Qadri et al., 2025).

Previous studies have shown that factors such as perceived intelligence of AI systems, transparency of algorithms, and relevance or personalization of advertising content can influence consumers' level of trust in this technology(Amil, 2024; Hooi, 2025). Perceived intelligence refers to the extent to which consumers perceive AI as an intelligent, responsive, and understanding entity (Ling et al., 2025). Meanwhile, transparency reflects the extent to which consumers feel adequately informed about the AI's working processes, including the use of their personal data (Wulf & Seizov, 2024). Personalization, while often seen as an added value, can also be a double-edged sword—too much personalization can trigger feelings of discomfort or the ‘uncanny valley effect’ in the context of marketing communications (Tsai & Chuan, 2023).

A study by (Malikireddy, 2024) found that transparency in AI systems can strengthen perceptions of a company's reliability and ethics, which in turn increases trust. Meanwhile, research by (Singh & Ahmed, 2024) underlines the importance of balancing personalization and privacy, where consumers value relevant content as long as they feel in control of their data. In the Indonesian context, the use of AI in digital advertising is still relatively new, but its adoption is growing rapidly along with increasing internet penetration and social media usage (Hendrayati et al., 2024). This makes Indonesia a relevant and interesting context to study the dynamics of consumer trust in AI in digital advertising (Matompo, 2025).

Furthermore, a study by (Krauter, 2024; Manoharan, 2024) showed that consumers' emotional engagement with AI-based advertising also plays an important role in forming trust. Advertisements designed by combining empathy elements and data-driven storytelling can create a more human experience, even though they are generated by a non-human system (Boros et al., 2024). This suggests that value- and emotion-based communication design, combined with the sophistication of AI technology, can strengthen the psychological relationship between consumers and brands.

However, research gaps remain, particularly in explaining how consumers evaluate and form trust in advertising driven by autonomous technologies such as AI (Oyekunle et al., 2024). Few studies have integrated the three important aspects—perceived intelligence, transparency, and personalization—holistically into one conceptual model (Ejjami, 2024). Herein lies the main contribution of this study, which seeks to answer the following critical questions:

- a. Does the perception of AI intelligence have a significant impact on consumer trust?
- b. What role does system transparency play in building consumer security and trust?
- c. Does the level of personalization of advertising content strengthen or reduce consumer trust in AI?

By using a quantitative approach through distributing questionnaires to active social media users in Indonesia, this study will not only test the hypothesis empirically but also provide practical insights for companies that want to develop ethical and trustworthy AI-based marketing communication strategies (Hooi, 2025). On the other hand, this study also aims to enrich the academic literature in the field of digital marketing and information systems, especially regarding the aspect of consumer trust in the context of cutting-edge technology (Al-Gasawneh et al., 2025).

## 2. Literature Review and Hypothesis Development

### 2.1. Consumer Trust

Consumer trust is an important component in business relationships, reflecting consumers' confidence that a company will act in a reliable and consistent manner (Kyaw, 2024). Trust is not only formed due to direct experience, but also due to expectations about the company's attitude and integrity (Castro-González et al., 2021). In the digital era, trust becomes more complex because consumer interactions with companies are no longer physical and occur through indirect media, such as websites or mobile applications (Ting et al., 2021). On the other hand, in the digital environment, personal data becomes very valuable, and managing this data in a transparent manner is key to creating consumer trust (REYHANRAFIF et al., 2024). Consumer trust in technology-based advertising, especially AI, depends on factors such as information disclosure, data security, and predictability of results provided by the system (Chou et al., 2025).

In the context of digital advertising, trust is a determining factor in the level of consumer engagement and the effectiveness of marketing campaigns (Otopah et al., 2024). Companies that successfully build trust through the use of safe and accountable technology can gain significant competitive advantages in a market increasingly filled with technological innovation (Attah et al., 2024).

### 2.2 Artificial Intelligence in Digital Advertising

Artificial intelligence (AI) in digital advertising refers to the use of advanced algorithms and technologies, such as machine learning, natural language processing, and data mining to analyze consumer behavior and optimize the targeting of marketing messages (Reeyazati & Samizadeh, 2025) . AI enables advertisers to create more personalized and relevant experiences for consumers, by tailoring ads based on data collected from their online behavior (Vashishth et al., 2025) . This technology is capable of analyzing big data in a very short time, providing sharper insights into consumer preferences, and delivering more effective messages (Odionu et al., 2024).

However, the application of AI in advertising also poses challenges related to consumer perceptions of the reliability and credibility of the technology (Khan & Mishra, 2024). Consumers who perceive that an AI system can accurately predict their preferences are more

likely to trust the messages delivered (Hooi, 2025; V. Kumar et al., 2024). Conversely, if an AI system is perceived as irrelevant or inaccurate, this can reduce consumer trust in the advertisements presented (Aljarah et al., 2024). Previous research has shown that “smart” AI-generated advertisements can increase the effectiveness of marketing campaigns, as consumers perceive the messages as relevant and tailored to their needs (V. Kumar et al., 2024).

### 2.3 Transparency

How they use personal data and AI algorithms to create advertising content (Wulf & Seizov, 2024). Transparency about how data is collected, used, and processed by AI can increase consumers’ trust in the system (Olateju et al., 2024). Research by (Zhang et al., 2024) shows that transparency can affect consumer trust, especially when consumers perceive that companies act ethically and consider their privacy. Consumers who are clearly informed about how their data is used and who have control over their advertising preferences are more likely to trust the messages delivered by AI systems (V. Kumar et al., 2024).

On the other hand, lack of transparency in the use of AI or hiding information can reduce consumer trust, which can lead to doubts about the company’s intentions and even potential privacy violations (El-Annan & Hassoun, 2025). Therefore, transparency is considered a very important component in increasing consumer trust in AI-based advertising (Hooi, 2025).

### 2.4 Personalization of Ads

Personalization is one of the most interesting aspects of AI-based digital advertising (Gujar, 2024). Using consumer behavioral data, AI can customize advertising content according to individual preferences, which is expected to increase consumer engagement with advertising (Khamoushi, 2024). Research by (Tran et al., 2023) shows that proper advertising personalization can strengthen the relationship between consumers and brands, as well as increase the effectiveness of marketing campaigns.

However, excessive personalization can lead to a “creepy” or privacy invasion effect, where consumers feel uncomfortable with how much personal information is being collected and used without explicit permission (Kawaf et al., 2024). This can contribute to a decrease in consumer trust in AI-based digital advertising, even if the technology aims to provide more relevant and tailored experiences (Chowdhury et al., 2024). Therefore, the balance between effective personalization and consumer privacy is critical in the application of AI in digital advertising (Soni, 2024).

### 2.5 Hypothesis Development

Based on the literature review above, the development of the hypothesis for this study is as follows:

- a. H1: Perception of AI intelligence has a positive effect on consumer trust.

Previous research shows that consumers who view AI as an intelligent and accurate

technology tend to trust the resulting advertisements more (Hooi, 2025; V. Kumar et al., 2024). Therefore, a positive perception of AI intelligence is expected to increase consumer trust in AI-based digital advertising.

- b. H2: Transparency of AI use in advertising has a positive effect on consumer trust. High transparency in the use of AI in advertising can increase consumer trust, as consumers feel that their personal data is treated ethically and they are given control over their advertising preferences (Zhang et al., 2024). Therefore, transparency is expected to have a positive impact on consumer trust.
- c. H3: AI-based digital advertising personalization has a positive effect on consumer trust.

Research shows that relevant personalization can increase consumer engagement, but excessive personalization can have the opposite effect (Tran et al., 2023). This hypothesis tests the effect of personalization on consumer trust, taking into account the balance between relevance and privacy.

### **3. Research Methods**

#### **3.1. Type and Approach of Research**

This research uses a quantitative approach with an explanatory research type. The aim is to test the causal relationship between the variables of perceived intelligence, transparency, personalization, and consumer trust in AI-based digital advertising (Amil, 2024) .

#### **3.2. Population and Sample**

The population in this study were all active social media users in Indonesia who had seen or interacted with digital advertising (Nabila, 2024). The sample used was 500 respondents selected based on the criteria of active social media users aged 18–45 years.

#### **3.3. Sampling Technique**

The sampling technique used is purposive sampling, namely respondents who are deliberately selected based on characteristics relevant to the research objectives (Nyimbili & Nyimbili, 2024).

#### **3.4. Research Instruments**

Data were collected using an online questionnaire distributed via social media and email. The questionnaire consisted of two parts: (1) demographic questions, and (2) questions related to perceptions of AI intelligence, transparency, advertising personalization, and consumer trust, with a Likert scale of 1–5 (Hooi, 2025) .

#### **3.5. Data Analysis Techniques**

Data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique with the help of SmartPLS 4.0 software, because this research model is complex and tests latent relationships between variables (Subhaktiyasa, 2024).

### 3.6. Validity and Reliability Test

Validity testing is carried out through convergent validity and discriminant validity. Convergent validity is indicated by the Average Variance Extracted (AVE) value  $> 0.5$ , while discriminant validity is tested using the Fornell-Larcker criterion. Reliability testing is Of the 500 respondents involved in this study, the majority were female, which was 54%, while the other 46% were male (Kennedy et al., 2024). In terms of age distribution, most respondents were in the 21–30 age range, covering 62% of the total sample, while 24% of respondents were between 31–40 years old. The remaining 14% of respondents were spread across other age ranges. In terms of education, the majority of respondents had a minimum carried out by looking at the Cronbach's Alpha and Composite Reliability values, each of which must be  $> 0.7$  (Ahmad et al., 2024).

## 4. Results and Discussion

### 4.1. Descriptive Statistics

educational background of a bachelor's degree, reflecting a relatively high level of digital literacy (Korkmaz & Akçay, 2024). In addition, most respondents were active users of social media, with more than 4 hours per day spent on these platforms. This indicates that respondents are individuals who are familiar with digital interactions and AI-based advertising (Hooi, 2025).

### 4.2. Measurement Model Test Results The

Measurement model applied in this study showed very good convergent validity. The Average Variance Extracted (AVE) value for each construct was above 0.5, indicating that the indicators used could explain more than 50% of the variance of the intended construct. In addition, the construct reliability was also within adequate limits, with Composite Reliability and Cronbach's Alpha values all above 0.7. This indicates that the instruments used in this study have high internal consistency. The discriminant validity test using the Fornell-Larcker Criterion also showed that each construct had a higher correlation with its own indicators compared to other constructs, indicating that the tested constructs could be clearly distinguished.

### 4.3. Structural Model Testing Results

The results of path analysis tests conducted on the structural model show that all hypotheses proposed in this study are supported by the data (Gede & Huluka, 2024). The following are the detailed results:

- a. Perception of AI intelligence has a positive and significant effect on consumer trust ( $\beta = 0.41$ ,  $p < 0.01$ ) (Malhotra & Ramalingam, 2025). This shows that the higher consumers' perception of AI intelligence in digital advertising, the higher their level of trust in the advertisement (Wu et al., 2025). The perception that AI systems can

make intelligent and relevant decisions will increase consumer confidence in the quality of information conveyed through advertising (Chaisatitkul et al., 2024).

- b. Transparency of AI use in advertising also has a positive and significant effect on consumer trust ( $\beta = 0.38$ ,  $p < 0.01$ ) (Skjerven & Vindfallet, 2024). This shows that when companies or advertisers transparently disclose how AI works and how consumer data is used, consumers feel more confident in the ads they receive (Hooi, 2025). Transparency is considered important by consumers because it gives them control and understanding over the information collected and how it is used to personalize advertising (Böhler, 2024).
- c. AI-based advertising personalization has a positive effect on consumer trust, but the effect is lower and only moderately significant ( $\beta = 0.21$ ,  $p = 0.04$ ) (Amil, 2024). This finding suggests that appropriate personalization can increase ad relevance, but if it is too deep or excessive, it can cause discomfort among consumers (Rahayu et al., 2025). Therefore, although personalization can help ads be more relevant, too high a level of personalization can actually reduce trust levels (Snyder et al., 2024).

#### 4.4. Discussion of Findings

The findings of this study provide deeper insights into how elements in AI-based digital advertising affect consumer trust (Senyapar, 2024). Some important results are as follows:

**Transparency as a Key Factor:** The results of this study are consistent with previous findings showing that transparency in the use of AI plays a major role in building consumer trust. Studies by (V. Kumar et al., 2024; Malikireddy, 2024) revealed that consumers are more likely to trust digital advertisements that are clear and transparent about how their data is used. When companies explain in detail how data is collected, stored, and used, consumers feel more secure and confident that their privacy rights are respected, which in turn increases their trust in the messages conveyed (Morić et al., 2024).

**Perception of AI Intelligence:** This study also found that consumers' perceptions of the intelligence of AI systems significantly influence their trust in digital advertising (Hooi, 2025). AI that is considered "smart" and able to provide relevant and adaptive content will be more appreciated by consumers. This finding is in line with research by (Hooi, 2025; V. Kumar et al., 2024), which states that advertising credibility can increase along with increasing perceptions of AI intelligence. Consumers tend to trust systems that appear intelligent and have the ability to adapt to their needs, because they feel that the advertisement will be more useful and beneficial (Chan-Olmsted et al., 2024).

**Excessive Personalization:** While personalization can increase ad relevance, the findings also suggest that excessive personalization can create a "creepy" effect that can damage consumer trust. A study by (Tran et al., 2023) found that when consumers feel that ads are too manipulating their preferences or revealing too much personal information, it can cause discomfort and reduce their trust in advertisers. Therefore, it is important for marketers to

maintain a balance between ad relevance and the level of personalization that consumers feel is still reasonable (Skillius & Jacobsson, 2024).

Overall, the findings of this study reinforce the signaling theory in the context of AI-based digital marketing (Joshi et al., 2025). Elements in AI-based advertising provide quality and credibility signals to consumers, especially when delivered in a transparent and intelligent manner (Khan & Mishra, 2024). Thus, to build consumer trust in AI-based advertising, it is important for companies to prioritize ethics, transparency, and system intelligence in their AI technology implementation (Hooi, 2025). Ignoring these aspects could risk lowering consumer trust and reducing the effectiveness of digital advertising campaigns (Nowacki & Fandrewska, 2024).

## 5. Conclusion and Suggestions

### 5.1. Conclusion

This study shows that consumer trust in artificial intelligence in digital advertising is significantly influenced by perceptions of the intelligence and transparency of the AI system. Personalization also contributes to trust, but moderately. Transparency plays the most crucial role because it allows consumers to understand how their data is being used. These findings emphasize the importance of ethical elements and responsible data management in the application of AI in digital advertising. Digital marketers need to consider consumer perceptions of AI as a central element in their strategies.

### 5.2. Practical Implications

For marketers, these results emphasize the importance of communicating information honestly and openly about the use of AI, and avoiding too much personalization that could be considered an invasion of privacy. Advertising communication designs should show how AI works intelligently but remains under consumer control.

### 5.3. Recommendations for Further Research

Future research could further explore the emotional and psychological aspects of consumer interactions with AI in advertising, and use a mixed method approach to better understand the nuances of consumer perception. In addition, expanding the research area to different countries or cultures would enrich the global understanding of trust in AI in digital advertising.

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