

Technical University of Applied Sciences Würzburg-Schweinfurt  
Faculty of Computer Science and Business Information Systems

## Bachelor's Thesis

# The Impact of AI Transparency on Advertising Credibility

**Submitted to the Technical University of Applied Sciences Würzburg-Schweinfurt  
at the Faculty of Computer Science and Business Information Systems  
for the completion of the degree program in E-Commerce.**

Fabian Frank Werner

Submitted on: November 5, 2025

Primary Supervisor: Prof. Dr. Karsten Huffstadt  
Secondary Supervisor: Prof. Dr. habil. Nicholas Müller



# **Abstract**

TODO

# Table of Contents

<b>List of Figures</b>	<b>vi</b>
<b>List of Tables</b>	<b>vii</b>
<b>1 Introduction</b>	<b>1</b>
1.1 Background and Motivation . . . . .	1
1.2 Problem Statement and Research Gap . . . . .	1
1.3 Research Question and Objectives . . . . .	1
1.4 Thesis Outline . . . . .	1
<b>2 Theoretical Foundations and Hypothesis Development</b>	<b>2</b>
2.1 Artificial Intelligence in Digital Advertising . . . . .	2
2.2 Conceptualizing Perceived Advertising Credibility . . . . .	5
2.2.1 Source vs. Message Credibility . . . . .	5
2.2.2 A Multi-dimensional Framework for Credibility . . . . .	5
2.3 AI Transparency, Disclosure, and Labeling . . . . .	5
2.3.1 Defining AI Transparency in Advertising . . . . .	5
2.3.2 Consumer Response to AI-Generated Content . . . . .	5
2.4 Synthesis of Current Research . . . . .	5
2.5 Conceptual Framework and Hypothesis Development . . . . .	5
2.5.1 The Effect of AI Transparency on Perceived Credibility . . . . .	5
2.5.2 The Moderating Effect of General AI Attitude . . . . .	5
<b>3 Research Methodology</b>	<b>6</b>
3.1 Experimental Design . . . . .	6
3.2 Stimulus Material Development and Pre-testing . . . . .	6
3.3 Sampling Strategy and Data Collection Procedure . . . . .	6
3.4 Measurement Instruments . . . . .	6
3.4.1 Independent Variable: AI Transparency Manipulation . . . . .	6
3.4.2 Dependent Variable: Perceived Credibility . . . . .	6
3.4.3 Moderating Variable: General AI Attitude . . . . .	6
3.5 Data Analysis Strategy . . . . .	6
<b>4 Results</b>	<b>7</b>
4.1 Sample Characteristics and Descriptive Statistics . . . . .	7
4.1.1 Sociodemographic Profile . . . . .	7

4.1.2 Descriptive Statistics for Key Variables . . . . .	7
4.2 Manipulation and Confound Checks . . . . .	7
4.3 Hypothesis Testing . . . . .	7
4.4 Exploratory Analyses . . . . .	7
<b>5 Discussion</b>	<b>8</b>
5.1 Summary and Interpretation of Findings . . . . .	8
5.2 Theoretical Implications . . . . .	8
5.3 Managerial and Practical Implications . . . . .	8
<b>6 Conclusion</b>	<b>9</b>
6.1 Concluding Summary . . . . .	9
6.2 Limitations and Future Research Directions . . . . .	9
<b>Appendix</b>	<b>10</b>
<b>References</b>	<b>11</b>
<b>Erklärung zur Verwendung von KI-Systemen</b>	<b>12</b>
<b>Zustimmung zur Plagiatsüberprüfung</b>	<b>13</b>
<b>Eidesstattliche Erklärung</b>	<b>14</b>

# List of Figures

1.1	User-Flow-Diagramm des tollen Algorithmus.	1
-----	--	---

# **List of Tables**

# 1 Introduction

**Lorem ipsum dolor sit amet,** consectetur adipiscing elit. Ut vehicula felis lectus, nec aliquet arcu aliquam vitae. Quisque laoreet consequat ante, eget pretium quam hendrerit at. Pellentesque nec purus eget erat mattis varius. Nullam ut vulputate velit. Suspendisse in dui in eros iaculis tempus. Phasellus vel est arcu. Vestibulum ante ipsum primis in faucibus orci luctus et ultrices posuere cubilia Curae; Integer elementum, nulla eu faucibus dignissim, orci justo imperdiet lorem, luctus consectetur orci orci a nunc.

  Lorem ipsum dolor sit amet: 1.1.

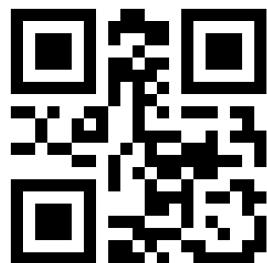


Figure 1.1: User-Flow-Diagramm des tollen Algorithmus.

## 1.1 Background and Motivation

## 1.2 Problem Statement and Research Gap

## 1.3 Research Question and Objectives

## 1.4 Thesis Outline

# **2 Theoretical Foundations and Hypothesis Development**

The following chapter establishes the theoretical foundation for the present thesis and summarizes the current state of research. The objective is to develop a comprehensive understanding of the central constructs, critically review existing knowledge, and identify the research gaps that necessitate this study.

First, the core concepts of AI are defined within the context of digital advertising (Section 2.1). Following this, a detailed conceptualization of perceived advertising credibility, the central dependent variable of this study, is provided (Section 2.2). Subsequently, the independent variable—AI transparency, disclosure, and labeling—is examined, along with current findings on consumer responses to such disclosures (Section 2.3).

A synthesis of current research (Section 2.4) will then consolidate relevant findings and highlight existing gaps in the literature. Finally, based on these gaps, the conceptual framework for the study is developed, from which the hypotheses, including the moderating role of general AI attitude, are derived (Section 2.5).

## **2.1 Artificial Intelligence in Digital Advertising**

The field of digital marketing is increasingly permeated by terms such as AI, Machine Learning (ML), and Big Data Analytics. Despite their frequent use, the definitions of these terms are not yet standardized, and there is a lack of clear, universally accepted delineations.

AI is the central concept of this thesis. A universally valid definition remains elusive, in part because the concept of “intelligence” itself is not precisely settled [1, 2]. For example, the German dictionary Duden [3] defines intelligence as “the ability [of humans] to think abstractly and rationally and to derive purposeful actions from it” [author’s translation]. According to Amazon [4], AI is a field of computer science focused on solving cognitive problems normally associated with human intelligence, such as learning, problem-solving, and pattern recognition. A more functional definition considers

AI to be a machine employing algorithms or statistical models to carry out tasks associated with the human mind, including perception, cognition, and conversation [5]. This technology enables the development of self-learning systems that can interpret data to acquire knowledge, which can then be applied to solve new tasks. AI can, for example, respond meaningfully to human conversation, create images and texts, and make decisions based on real-time data inputs. When integrated into a firm, AI can improve business processes, optimize customer experiences, and drive innovation [4].

The concept of AI is not new; it has been in development since the 1950s [1]. Its “birth” is widely attributed to the “Summer Research Project on Artificial Intelligence” at Dartmouth College in 1956. While this conference established the field, it was followed by a period of stagnation in the 1980s, often referred to as the “AI winter,” as the technology of the time failed to produce tangible business success [1, 2]. Today’s AI boom is driven by a fundamental shift: the availability of abundant, low-cost computing power and the exponential growth of customer data available for marketing. While the world’s largest companies were once primarily in the oil industry, today they are organizations that possess and analyze massive data sets [1]. These companies collect customer data, image data, and purchase data, often leveraging sources like user-generated content [4]. In this environment, data quality is a primary driver of competitive advantage. AI provides the means to analyze this data faster and more effectively than humanly possible, making the combination of high-quality data and AI a significant competitive tool [1]. This growing volume of data, in turn, fuels the development of larger and more capable models, making their outputs increasingly realistic and sophisticated [6].

From an economic perspective, AI can be seen as a contributor to the productivity of the classical production factors of labor and capital, or even as an independent production factor in its own right, leading to new growth effects [7]. However, the full extent of AI’s impact on economic growth remains unclear, with different research findings pointing to varied outcomes [2].

Marketing and sales are considered primary beneficiaries of AI, as these departments focus on the often costly interaction with customers [1]. As early as 2018, 80% of marketing managers recognized the enormous importance of AI for business success [1]. In marketing, AI can be used to reduce time expenditure and increase efficiency, particularly in creative endeavors like advertising, which traditionally requires significant human effort (Chaisatitkul et al., 2024). By enabling targeted customer engagement, AI can also foster long-term customer loyalty [2].

A particularly transformative subset of AI is AI-Generated Content (AIGC). In a rapidly changing market, AI allows for the cost-effective and rapid modification of products and campaigns [2]. AIGC utilizes generative AI techniques to create digital content such as images, videos, music, and natural language (Wu et al., 2023). In marketing, this is applied to create blog posts, articles, product descriptions, and other materials efficiently and at high quality (Wu et al., 2023). This capability is primarily powered

by Large Language Models (LLMs), such as the one underpinning ChatGPT, which can understand and respond meaningfully to human language (Wu et al., 2023; Brown et al., 2020). Users provide a prompt, and the system completes the request with a desired output. This process is continually refined through human feedback, which improves the quality of the output and its alignment with user intent (Ouyang et al., 2022). However, these models must be used with caution, as they are trained predominantly on internet data, which can lead to errors and biased information (Ouyang et al., 2022). Simultaneously, generative image models like DALL-E allow users without specialized skills to generate unique images, or modify existing ones, in seconds (Wu et al., 2023). For advertisers, this means that creating a new logo, poster, or campaign visual is no longer a bottleneck.

This shift moves AI from a background tool for data analysis to a visible, active participant in the creation of the advertising message itself. However, for this technology to be effective, its use must be aligned with the brand's values and personality. This alignment is essential for building a foundation of credibility, which in turn has a positive effect on brand perception (Lange, 2016; Marsden, 2019).

## **2.2 Conceptualizing Perceived Advertising Credibility**

### **2.2.1 Source vs. Message Credibility**

### **2.2.2 A Multi-dimensional Framework for Credibility**

## **2.3 AI Transparency, Disclosure, and Labeling**

### **2.3.1 Defining AI Transparency in Advertising**

### **2.3.2 Consumer Response to AI-Generated Content**

## **2.4 Synthesis of Current Research**

## **2.5 Conceptual Framework and Hypothesis Development**

### **2.5.1 The Effect of AI Transparency on Perceived Credibility**

### **2.5.2 The Moderating Effect of General AI Attitude**

# **3 Research Methodology**

## **3.1 Experimental Design**

## **3.2 Stimulus Material Development and Pre-testing**

## **3.3 Sampling Strategy and Data Collection Procedure**

## **3.4 Measurement Instruments**

### **3.4.1 Independent Variable: AI Transparency Manipulation**

### **3.4.2 Dependent Variable: Perceived Credibility**

### **3.4.3 Moderating Variable: General AI Attitude**

## **3.5 Data Analysis Strategy**

# **4 Results**

## **4.1 Sample Characteristics and Descriptive Statistics**

### **4.1.1 Sociodemographic Profile**

### **4.1.2 Descriptive Statistics for Key Variables**

## **4.2 Manipulation and Confound Checks**

## **4.3 Hypothesis Testing**

## **4.4 Exploratory Analyses**

## **5 Discussion**

### **5.1 Summary and Interpretation of Findings**

### **5.2 Theoretical Implications**

### **5.3 Managerial and Practical Implications**

# **6 Conclusion**

## **6.1 Concluding Summary**

## **6.2 Limitations and Future Research Directions**

# **Appendix**

# References

- [1] Claudia Bünte. *Künstliche Intelligenz – Die Zukunft Des Marketing: Ein Praktischer Leitfaden Für Marketing-Manager*. Essentials. Wiesbaden: Springer Fachmedien, 2018. ISBN: 978-3-658-23318-1 978-3-658-23319-8. DOI: 10.1007/978-3-658-23319-8. URL: <http://link.springer.com/10.1007/978-3-658-23319-8> (visited on 10/29/2025).
- [2] Peter Buxmann and Holger Schmidt, eds. *Künstliche Intelligenz: Mit Algorithmen zum wirtschaftlichen Erfolg*. Berlin, Heidelberg: Springer Berlin Heidelberg, 2021. ISBN: 978-3-662-61793-9 978-3-662-61794-6. DOI: 10.1007/978-3-662-61794-6. URL: <https://link.springer.com/10.1007/978-3-662-61794-6> (visited on 10/29/2025).
- [3] *Intelligenz*. URL: <https://www.duden.de/rechtschreibung/Intelligenz> (visited on 10/29/2025).
- [4] *What Is AI? - Artificial Intelligence Explained - AWS*. Amazon Web Services, Inc. URL: <https://aws.amazon.com/what-is/artificial-intelligence/> (visited on 10/29/2025).
- [5] Chiara Longoni, Andrea Bonezzi, and Carey K Morewedge. “Resistance to Medical Artificial Intelligence”. In: *Journal of Consumer Research* 46.4 (Dec. 1, 2019), pp. 629–650. ISSN: 0093-5301, 1537-5277. DOI: 10.1093/jcr/ucz013. URL: <https://academic.oup.com/jcr/article/46/4/629/5485292> (visited on 10/29/2025).
- [6] Yihan Cao et al. *A Comprehensive Survey of AI-Generated Content (AIGC): A History of Generative AI from GAN to ChatGPT*. Mar. 7, 2023. DOI: 10.48550/arXiv.2303.04226. arXiv: 2303.04226 [cs]. URL: <http://arxiv.org/abs/2303.04226> (visited on 10/29/2025). Pre-published.
- [7] Henning Vöpel. “Wie künstliche Intelligenz die Ordnung der Wirtschaft revolutioniert”. In: *Wirtschaftsdienst* 98.11 (Nov. 2018), pp. 828–830. ISSN: 0043-6275, 1613-978X. DOI: 10.1007/s10273-018-2373-9. URL: <http://link.springer.com/10.1007/s10273-018-2373-9> (visited on 10/29/2025).

# **Erklärung zur Verwendung von KI-Systemen**

Als Hilfsmittel zur Erstellung der vorliegenden Bacheloararbeit wurde generative KI verwendet. Die Nutzung dieser generativen KI diente der Unterstützung bei der Recherche und Ideenfindung sowie deren Formulierung. Alle wissenschaftlichen Analysen, Interpretationen und Schlussfolgerungen basieren auf eigener Arbeit und wurden lediglich durch den kritischen Umgang mit den von der KI generierten Vorschlägen ergänzt.

---

Fabian Frank Werner; November 5, 2025

# **Zustimmung zur Plagiatsüberprüfung**

Hiermit willige ich ein, dass zum Zwecke der Überprüfung auf Plagiate meine vorgelegte Arbeit in digitaler Form an PlagScan ([www.plagscan.com](http://www.plagscan.com)) übermittelt und diese vorübergehend (max. 5 Jahre) in der von PlagScan geführten Datenbank gespeichert wird sowie persönliche Daten, die Teil dieser Arbeit sind, dort hinterlegt werden.

Die Einwilligung ist freiwillig. Ohne diese Einwilligung kann unter Entfernung aller persönlichen Angaben und Wahrung der urheberrechtlichen Vorgaben die Plagiatsüberprüfung nicht verhindert werden. Die Einwilligung zur Speicherung und Verwendung der persönlichen Daten kann jederzeit durch Erklärung gegenüber der Fakultät widerrufen werden.

---

Fabian Frank Werner; November 5, 2025

# **Eidesstattliche Erklärung**

Hiermit versichere ich, dass ich die vorgelegte Bachelorarbeit selbstständig verfasst und noch nicht anderweitig zu Prüfungszwecken vorgelegt habe. Alle benutzten Quellen und Hilfsmittel sind angegeben, wörtliche und sinngemäße Zitate wurden als solche gekennzeichnet.

---

Fabian Frank Werner; November 5, 2025