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.**

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Abstract

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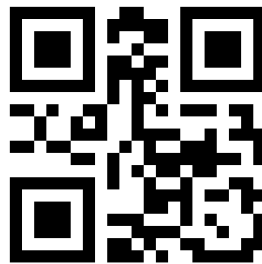
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Figure 1.1: User-Flow-Diagramm des tollen Algorithmus.

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, 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].

According to Bünte, marketing and sales are considered primary beneficiaries of AI, as these departments focus on the often costly interaction with customers. 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 [8]. By enabling targeted customer engagement, AI can also foster long-term customer loyalty and in rapidly changing markets, AI allows for the cost-effective and rapid modification of products and campaigns [2].

A particularly transformative subset of AI is AI-Generated Content (AIGC). AIGC utilizes generative AI techniques to create digital content such as images, videos, music, and natural language. In marketing, this is applied to create blog posts, articles, product

descriptions, and other materials efficiently and at high quality. [9]

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 [9, 10]. 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. However, these models must be used with caution, as they are trained predominantly on internet data, which can lead to errors and biased information [11]. Simultaneously, generative image models like DALL·E allow users without specialized skills to generate unique images, or modify existing ones, in seconds [9]. 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 [12, 13].

2.2 Conceptualizing Perceived Advertising Credibility

The credibility of advertising campaigns is of great importance for the success of a company. Consumers assess the credibility of advertisements by critically examining both the source and the message of the content. This perceived credibility ultimately affects the attitude toward the brand [14].

According to Lange, it is important to create a consistent and stable brand identity and perception. A clear and differentiated idea should be established in the minds of customers. A brand can be viewed from an internal perspective (the brand's self-concept) and an external perspective (perception by external reference groups). The brand identity reflects emotional and symbolic characteristics and consists of the brand's values and personality. Values are fundamental beliefs that the brand represents, while personality includes human characteristics attributed to the brand. In contrast, the brand image is the result of the subjective perception and interpretation of the brand identity by external target groups. The stronger the alignment between the self-image and the external image, the stronger the brand identity. A consistent brand image is crucial for the credibility of and trust in the brand [13]. Through this, the brand communicates continuity and individuality against competitors [14].

In the context of AI, companies must understand the needs and expectations of their stakeholders to create an unforgettable and credible brand experience. A consistent

brand identity and communication must be maintained when integrating AI into advertising to strengthen perceived credibility [14].

Credibility has been regarded as an essential factor in the persuasive power of a person and their message since antiquity. In the early 20th century, the concept of credibility was recognized as a scientific discipline in communication research [15, 16]. Research shows that no linear relationship exists between the perceived credibility of a communication source and its persuasive effect. "Credibility is a perceptual state, i.e. [sic] the outcome of an attribution process in which recipients of messages form judgments about their sources and therefore assess them as credible or not." [17] How the credibility of a message is perceived depends on several interlocking factors. The person speaking is just as important as the message itself. Perceived credibility can vary from one recipient to another; one person may perceive it as very credible, while another finds it not credible at all. Therefore, all parts of the communication process must be considered [17, 18].

According to Eisend, a source is perceived as credible if the following aspects are met from the customer's perspective: the company makes valid claims (competence), conveys information conscientiously (trustworthiness), and actively addresses the desires of consumers (dynamism). Eisend describes credibility as the customer's assessment of received information and existing knowledge. [19]

The credibility of a media message is also influenced by factors unrelated to the source, such as the medium, the transmission channel, and the message itself [18]. In general, credibility exists on three different levels: the source level (source credibility), the media level (media credibility), and the message level (message credibility) [16]. At the source level, credibility refers to the sender of the information and interpersonal influence. Media credibility concerns the trustworthiness of the communication form and the channel through which the message is sent. Research on message-level credibility focuses on the characteristics and formulations of messages that make them more or less credible [18, 20].

2.2.1 Source vs. Message Credibility

This study focuses on message-level and source-level credibility. The media level is not considered, as the focus is not on the channels through which the AI-generated content is communicated.

Message credibility illustrates how the content of a message impacts the perception of credibility, both in relation to the source and the message itself. The two concepts, therefore, overlap. Message factors can often have a greater impact on credibility assessment than source factors. According to the Elaboration Likelihood Model, message factors, in particular, exert greater influence than source characteristics when consumers

have high personal relevance and knowledge regarding the message content. This is because such factors increase the motivation to analyze the content of the message. How credible information is perceived thus depends on the recipient's attitudes toward the relevant topics. While disinterested recipients primarily engage with the information superficially, highly involved individuals scrutinize the message more intensively. The former pay more attention to the credibility of the source, while the latter rely on the information in the message and often disregard source characteristics (Jackob, 2008). In situations where little information about the source is available, recipients must rely even more heavily on message factors to assess credibility (Metzger et al., 2003). Viewers then concentrate on the message level, while the source recedes into the background (Jackob, 2008). This is particularly relevant to the present study, as participants will not be aware of the advertising's origin.

The significance of source credibility, the second concept considered in this work, was demonstrated as early as 1951 by Hovland & Weiss. In their study, they had the same message disseminated by a well-known, credible expert and by a non-trustworthy source. The study showed that the credibility of a message depends on the trustworthiness of the source disseminating it (Hovland & Weiss, 1951). Source credibility is understood as a multidimensional construct comprising at least two dimensions: perceived trustworthiness and expertise (competence). Competence describes the perceived ability of a source to make valid and reliable statements. Perceived trustworthiness, on the other hand, assesses whether the source intends to communicate correct information. These source-level dimensions can also be expanded by other factors such as security, qualification, and expertise (Huschens et al., 2023).

Institutions can also disseminate persuasive messages, and their perceived credibility can influence consumer attitudes. In marketing literature, the term "corporate credibility" is used to describe the trustworthiness of institutions. Corporate credibility defines how trustworthy and competent an organization is perceived to be. Organizational credibility shows that the source of a message is not an individual person but a complex institution with an established history. Studies show that the credibility of an organization has a direct influence on consumer attitudes (Metzger et al., 2003). In this thesis, however, the factor of corporate credibility is intentionally excluded to isolate the influence of AI on credibility perception, independent of a specific company's reputation.

2.2.2 A Multi-dimensional Framework for Credibility

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4.1.1 Sociodemographic Profile

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5.2 Theoretical Implications

5.3 Managerial and Practical Implications

6 Conclusion

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6.2 Limitations and Future Research Directions

Appendix

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