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Brand perception through AI-supported advertising - dependence on consumers' affinity for technology

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Abstract

Against the backdrop of the increasing integration of artificial intelligence (AI) into creative marketing processes and regulatory requirements for labeling AI content, the question of how consumers react to the disclosure of AI generation is becoming increasingly relevant. While existing studies show some negative disclosure effects in terms of authenticity and emotionality, there is a lack of differentiated analysis based on consumer characteristics. Therefore, this master's thesis examines the influence of AI generated advertising on the perceived creativity of advertising materials and consumers' attitudes toward the brand, with the focus on the moderating role of individual attitudes towards technology. The results of an experimental research design with 122 participants show no direct negative effect of AI disclosure on perceived creativity or attitude toward the brand. However, a significant moderating effect of technology affinity is confirmed. For consumers with high technology affinity, the disclosure of AI use can serve as a sign of innovation and even has a positive effect on the perception of advertising creativity. The study contributes to a differentiated view of the implementation of AI in the advertising industry and provides practical implications for target group specific communication.

Zusammenfassung

Vor dem Hintergrund der zunehmenden Integration künstlicher Intelligenz (KI) in kreative Marketingprozesse sowie regulatorische Vorgaben zur Kennzeichnung von KI Inhalten gewinnt die Frage, wie Konsument:innen auf die Offenlegung von KI Generierung reagieren, an Relevanz. Während bestehende Studien teils negative Disclosure Effekte bezüglich Authentizität und Emotionalität aufzeigen, fehlt eine differenzierte Betrachtung anhand von Merkmalen der Kosument:innen. Daher untersucht diese Masterarbeit den Einfluss von KI generierter Werbung auf die wahrgenommene Kreativität der Werbemittel und die Einstellung von Kosnument:innen gegenüber der Marke, wobei der Schwerpunkt auf der moderierenden Rolle der individuellen Einstellung gegenüber Technologie liegt. Die Ergebnisse eines experimentellen Forschungsdesigns mit 122 Teilnehmern zeigen keinen direkten negativen Effekt der Kennzeichnung von KI auf wahrgenommene Kreativität oder der Einstellung gegenüber der Marke. Allerdings bestätigt sich ein signifikanter moderierender Effekt der Technologieaffinität. Für Konsument:innen mit hohen Technologieaffinität kann die Offenlegung von KI Nutzung als Zeichen für Innovation dienen und sich sogar positiv auf die Kreativitätswahrnehmung der Werbung auswirken. Die Arbeit leistet damit einen Beitrag zur differenzierten Betrachtung der Implementierung von KI in der Werbebranche und liefert praxisrelevante Implikationen für eine zielgruppenspezifische Ansprache.

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1. Introduction

Since the release of ChatGPT in 2022 and other artificial intelligence (AI) tools such as Google Gemini, the new technology has been making its way into consumer and organizational structures. These developments mark a significant shift in how digital technologies are integrated into both private and professional environments. These can be found in areas of our daily lives in the form of tools, apps or chatbots and have sometimes become indispensable, as they increasingly support information search, communication and decision making processes. Beyond everyday usage, AI has also become strategically relevant for companies across various industries, as it enables efficiency gains and new forms of value creation (Enholm et al., 2022). From a strategic management perspective, the ability of firms to build and sustain competitive advantages remains a central objective. Over time, research has proposed different analytical frameworks to explain company performance and competitive positioning, drawing either on external or on internal characteristics (Porter, 1980; Wernerfelt, 1984). Building on that, a more recent approach emphasizes the importance of intangible resources, particularly knowledge, as key drivers of long term competitiveness. In this context, the knowledge based view conceptualizes knowledge as a critical organizational asset that enables companies to differentiate themselves beyond traditional resource endowments (Nonaka, 1994). Even when similar knowledge bases are available across competing companies, different competitive positions can be achieved due to exceeding intelligence, which can be rooted in human expertise, AI systems, or a combination of both (Lichtenthaler, 2019).

AI has perhaps had the greatest impact on the world of advertising (AI-Enabled Ad Spend Worldwide 2022, 2024). From search engine advertising, which accounts for the largest share of this area, to influencer marketing, there are currently many new challenges but also opportunities arising from the ever evolving technology (Huh et al., 2023). Due to the ever increasing influence, rapid development, and the vast amount of content created by AI, the European Artificial Intelligence Act, which comes into force in its new version on August 2nd, 2026, stipulates that companies must label AI supported content. This means that not only images or deepfake videos must be labeled, but also blog articles as well as advertising texts and messages (Regulation - EU - 2024/1689 - EN - EUR-Lex, n.d.). Therefore it is crucial for companies to understand how consumers react to AI generated and labeled advertisements and how these technologies can be used optimally. Since

consumers can not be viewed as a homogeneous group and reactions may also differ, this master's thesis examines the relevance of AI generated advertising by focusing on consumers' affinity for technology as a moderating variable. A deeper understanding of this relationship enables companies to tailor and optimize their marketing strategies, thereby building stronger relationships with their target groups. With this in mind, the question arises as to whether this cost effective option can achieve the same advertising effects in terms of successfully targeting and converting customers. In addition the research includes to what extent the brand attitude among potential customers changes as a result of AI generated advertising.

2. Theoretical Background and Literature Review

Advertising and the associated brand perception are central elements of marketing and contribute significantly to the success of a company. In recent years, digital progress has changed the way companies communicate with consumers. Social media in particular, but also digital platforms, offer companies the opportunity to address target groups more precisely than with mass communication channels such as television, print media or radio and increase the effectiveness of advertising (Bala & Verma, 2018). As already stated, one of the most recent developments in advertising in the last years has been the integration of AI into the marketing sector. AI powered advertising encompasses a range of technologies and algorithms that make it possible to gain insights into consumers, impact evaluation and also to create media plans and advertising material (Ford et al., 2023, Qin & Jiang, 2019). Information from diverse sources, including social media activity, purchasing behavior and online interactions is gathered and analyzed in order to develop tailored advertising. Therefore, marketers can meet customers needs better in real time and with the help of algorithms and data points, it is possible to quickly determine which content is particularly suitable for targeting customers and decide which channel to use. This form of advertising ensures that consumers receive relevant and personalized content, which leads to a higher engagement rate and stronger brand loyalty. Furthermore, AI tools can also help to analyze campaigns of competitors and gain helpful insights (Haleem et al., 2022). Meta, the holding company of Facebook and Instagram and one of the major players in social media marketing, has introduced such an AI assistant within its platform called “Advantage +” to maximise the effectiveness of advertising. According to them, the use of the AI system reduced the cost per acquisition by an average of 9 percent in sales campaigns and 10 percent in lead campaigns (Meta, n.d.). Another possibility is the use of AI in the creation of advertising content. One example of this is dynamic content creation, which enables the generation of advertising in real time based on consumer behavior (Gao et al., 2023), which in turn also leads to greater personalization of advertising content. These explanations show the wide range of possibilities for implementing AI into marketing. To narrow down the topic, this master’s thesis focuses specifically on the use of AI in the creation of advertising materials.

2.1 Artificial Intelligence and the creation of Advertising Material

In order to classify the various possible implications of AI in the creation of advertising materials, it is helpful to take a closer look at the degree of automation. Depending on the extent to which AI is integrated into existing processes and the type of technologies used, AI can perform a variety of functions, from assisting in the generation of individual content to autonomously creating complete advertising materials. These developments affect both text based and visual formats and are changing the way advertising is designed and implemented.

2.1.1 Hybrid creation

The hybrid approach allows companies to benefit from automation while still relying on human judgment and creativity in order to achieve better results than either system could on its own (Petrescu & Krishen, 2023). In a marketing context, this would be a social media manager who uses AI tools and prompting to generate an image and a caption, which gets published on the company's social media channel. Here, AI serves as a supportive instrument rather than an autonomous system.

2.1.2 Automated creation

The automated creation of advertising content enables brands to respond in real time to changes in consumer behavior and market conditions. Furthermore, expert knowledge is no longer required to create AI and deep fake content such as videos, which can be produced and used as advertising material by anyone with access to deep neural networks. As a result, we are increasingly faced with artificially generated content that is becoming more difficult to detect as the technology continues to improve. The cost and time advantage in the preparation and post processing of advertising material makes the use of AI in the advertising industry even more lucrative (Kietzmann et al. 2021). In addition to the increased focus on content in marketing, other forms such as sponsored content as well as user generated content (UGC) becomes increasingly important and influential (Müller & Christandl, 2019). The marketing agency Virtual Identity combined user generated content with AI generation in a special campaign for one of its clients. Users could share their dreams and select their favorite product from the brand, whereupon the AI used these two inputs to create a visualization. On the one hand, users were interactively involved in

the design of the content, and on the other hand, over 15,000 unique pieces of content were created (Virtual Identity and Schärdinger Bring Dreams to Life in Austria's First Branded UGC AI Campaign, n.d.).

2.1.3 Risks of AI Implementation

With the increasing use of AI to support or automate creative processes, the impacts of these technologies are coming into sharper focus. Although these effects are not the focus of this paper, certain limitations and risks can be helpful in understanding the subject better. For example, AI tools can help to produce higher quality content, but according to the study by Dell'Acqua et al. (2023), they also lead to more homogeneous results. This finding is particularly interesting and problematic in the field of creative advertising, as novelty and divergence are considered key characteristics and essential factors for perceived creativity, which will be defined in more detail in the following chapter. It is also important to note that AI systems are heavily dependent on the data provided, which raises challenges in the area of data protection as well as questions of transparency, accountability, and the protection of social values (Balbaa & Abdurashidova, 2024). For example, if AI algorithms are trained with biased or inaccurate data sets, there is a risk that they will adopt or even reinforce these biases. Another key issue relates to data protection. Advertisers are required to adhere to transparency standards when collecting and using consumer data and offer simple opt out possibilities (Gao et al., 2023). Even though there are already a number of guidelines relating to AI, there is still a risk of a lack of accountability in this context (Larsson & Heintz, 2020).

However, the increasing automation of creative processes through AI not only raises technological, organizational, and responsibility questions, but also influences central theoretical concepts of advertising effectiveness. While AI based systems are capable of generating content efficiently, scalably, and in a data driven manner, the question remains as to how the use of AI in the creation of advertising material affects the perception and evaluation of advertising and brands. For this reason, the following chapter is devoted to the concept of advertising creativity and its central dimensions.

2.2 Advertising Creativity

The central function of advertising is to convey information. Creative design primarily serves to make this communication process even more effective. According to Stern's (1994) model of advertising communication, this process should be understood as a dynamic interaction in which both the sender of the message, such as companies/advertisers/agencies, and the recipients, the consumers, are actively involved in the creation of meaning. Therefore, creative advertising can only be successful if it takes both perspectives into account and combines them (Ang et al., 2007).

In psychology, creativity was first researched and defined by Guilford (1950). His research was based on the belief that IQ tests at the time did not take into account important cognitive functions such as creativity and divergent thinking. To solve this problem, Guilford (1956) developed the so called “Structure of Intellect” model, which also includes these areas. Maslow (1963), another psychologist who researched in the field of creativity, defined two different levels. Primary creativity, which takes place unconsciously, is the source of new discoveries, and can be compared to the divergent level. And Secondary creativity, which occurs on the basis of common sense, logic, and existing knowledge. This form of creativity corresponds to the relevance component. In summary, creativity can be defined as a two stage process. First, a divergent idea is developed that contains something new and unique. In addition, this idea is designed to be relevant or solve a problem. According to Guilford's model (1956), this second stage is also referred to as the “convergent production system.”

2.2.1 Divergence in Advertising

These findings from psychology largely coincide with the perspectives and findings of marketing literature. Building on the discussed model from Guilford (1956), Smith et al. (2007) defines the following five factors for achieving divergence/novelty in advertising:

1. **Originality** is defined by unusual or unexpected elements in advertising that deliberately stand out from the familiar.
2. **Flexibility** describes the ability of an advertising message to take up different ideas or change perspectives.

3. **Elaboration** occurs when simple basic ideas are developed further with additional, surprising details, making them more complex or sophisticated.
4. **Synthesis** refers to the creative linking or merging of concepts or objects that are not normally related.
5. **Artistic value** encompasses the aesthetic quality of advertising, for example through effective linguistic design or appealing visual design.

In many other definitions of creativity in an advertising context, novelty or divergence is the basic prerequisite for generating attention. Examples of this, in addition to Smith et al. (2007), include the defining terms "fresh" and "unique" by Belch & Belch (2004) and "unexpected" by Batra et al. (1996) all of which refer to the same basic principle.

2.2.2 Relevance in Advertising

In the context of advertising, relevance means that the message conveyed should have a clear connection to the advertised product. In addition, design elements such as headlines, images, and text must be coordinated in such a way that a consistent message is conveyed. This approach corresponds to the concept of a central theme, which is intended to facilitate the processing of verbal and visual information. In advertising, this theme represents the essential benefit that the advertisement is intended to communicate. The more strongly the individual elements are aligned with this theme, the higher the perceived relevance of the advertising (Ang et al., 2007). According to Smith & Yang (2004), there are two ways to ensure that advertising is relevant:

1. **Ad to consumer relevance** exists when elements of the advertisement establish a personal connection with the target group. This can be achieved, through cultural symbols or music associated with certain generations or stages of life.
2. **Brand to consumer relevance** exists when a promoted brand or product category is regarded as personally meaningful by prospective customers. This can be supported by depicting the use of the brand in everyday situations that are familiar to consumers (Thorson & Zhao, 1997).

Smith & Yang (2004) added to those definitions, that, since both divergence/novelty and relevance are determined by context, an advertisement may be creative for one group of people, such as students, but not for another, such as lectures.

2.2.3 Additional Elements in Advertising

In addition to the insights and elements of divergence/novelty and relevance that have already been gained, connectedness or emotional content is sometimes cited as a third component of creativity. In this context, advertising evokes positive feelings in consumers and connects with them (Ang et al., 2007). This approach is also reflected, for example, in Sternberg and Lubart's (1995) concept of selective comparison, which describes how creativity involves connecting something new with previously learned or stored experiences, information, or even values.

Since advertising always has a specific goal (attracting attention, selling products, etc.), the degree of creativity in this context also depends on how these three dimensions interact and whether this goal can be achieved (Ang & Low, 2000). The study by Ang et al. (2007) showed that advertising measures with a high degree of novelty and relevance in terms of content led to better recall, more positive attitudes, and predominantly positive emotional responses to the ad compared to non novel and meaningful ads.

2.2.4 Advertising Effectiveness

Research on advertising creativity often focuses on mediating variables such as recall, liking, or understanding of the advertisement (Kover et al., 1995; Stone et al., 2000). Current research on advertising effectiveness emphasizes that it is not the advertising itself, but rather the resulting perceptions and experiences of consumers with the brand that are the most reliable indicators of advertising success, as consumers have limited ability to remember individual advertising measures or distinguish between them (Heath & Nairn, 2005; Weilbacher, 2003). Accordingly, it is assumed that more creative advertising has a stronger effect on brand perception than less creative approaches and thus positively influences perceived brand quality (Dahlén et al., 2008). Instead of communicating interchangeable messages, creative advertising should make the brand appear interesting and appealing (Reid et al., 1998). This requirement is particularly relevant for established brands, whose greatest challenges are predictability and declining consumer interest (Machleit et al., 1993). To remain relevant, brands must continuously reinvent themselves, which can be achieved in particular through creative advertising approaches (Dahlén et al., 2008).

Since advertising and creativity do not work in isolation but are always processed in the context of existing brand representations, it is not enough to consider creativity alone. In order to better understand the effect of advertising creativity on brand attitude, it is therefore necessary to take a closer look at the structure of brand knowledge.

2.3 Brand Knowledge

A brand can be defined as "a name, term sign, symbol, or design, or combination of them which is intended to identify the goods and services of one seller or group and to differentiate them from those of competitors" (Kotler, 1991, p. 442), where the named components are individually called "brand identities", and the sum is defined as "the brand" (Keller, 1993). Fundamental findings from memory research provide a central framework for understanding brand knowledge. Brand knowledge is often explained using associative network models, which describe knowledge as a system of interconnected memory nodes. The activation of a brand node can spread to related associations via a process of "spreading activation", whereby brand related information such as characteristics, experiences, or advertising memories are retrieved (Collins & Loftus 1975). In this sense, brand knowledge consists of a brand node (brand awareness) and the associated associations (brand image) (Keller, 1993).

To better understand the concept of brand knowledge and its subcategories discussed below, Figure 1 gives a clear overview.

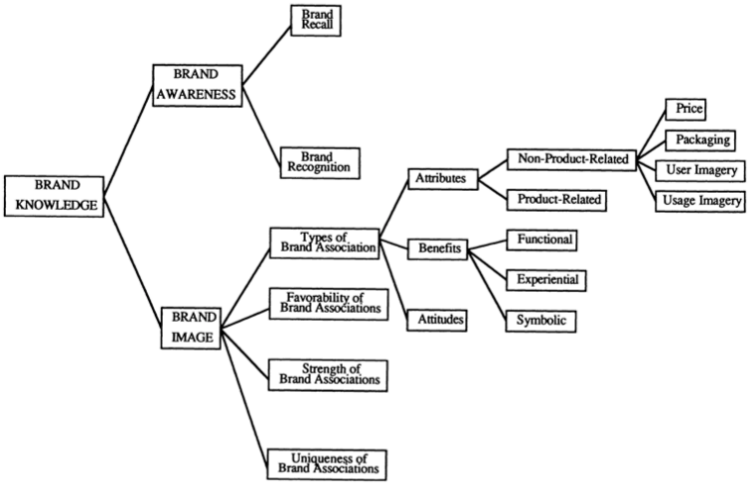

Figure 1: Dimensions of Brand Knowledge (Keller, 1993)

2.3.1 Brand Awareness

The first dimension addressed in the context of brand knowledge is brand awareness. This describes the strength of the brand node or brand memory and the ability of consumers to identify it across varying situations (Rossiter & Percy, 1987). In other words, brand awareness reflects the probability that a brand name is recalled and the ease with which it is retrieved from memory (Keller, 1993). This is important for consumers' decision making for the following reasons: On the one hand, it is essential that consumers remember the brand when considering the product category, otherwise they will not be included in the selection (Baker et al., 1986). On the other hand, brand awareness influences consumer decision making by shaping the development and intensity of associations within the brand image. In order for such a brand image to be created, it is necessary to establish the brand nodes described above in the memory (Keller, 1993).

2.3.2 Brand Image

Brand image represents the second dimension within the broader construct of brand knowledge. Although this has been a recognized and important concept in marketing there are many different definitions from various researchers (Lee et al., 2014). For example, according to Herzog (1963) and Newman (1957), brand image is defined as the perception of a brand, which is reflected in the associations that consumers make with that brand. These brand associations are information nodes that are linked to the previously defined brand nodes in the memory and reflect the perceived meaning of the brand from the consumer's perspective (Keller, 1993). Lee et al. (2014) have developed the following definition, which aims to unite the different points of view. According to them, brand image is "the sum of a customer's perceptions about a brand generated by the synthetic interaction of the cognitive, affective, and evaluative processes in a customer's mind" (Lee et al., 2014, p. 8). These perceptions and associations can exist in various ways in consumers' memories. A distinction is made between: 1. Types of brand associations, 2. Favorability of brand associations, 3. Strength of brand associations and 4. Uniqueness of brand associations (Keller, 1993). Due to the focus of this master's thesis and in order not to exceed the scope, only the first type will be discussed in more detail.

2.3.2.1 Types of Brand Association

Brand associations can occur and be differentiated in various ways. In the literature, the most common distinction is made in the following three supercategories, in which information about the brand is summarized in the association: attributes, benefits, and attitudes (Keller, 1993).

2.3.2.1.1 Attributes

Attributes are characteristics that consumers use to characterize a product or service, their idea of what the product is and what is associated with its purchase or use. Product related attributes include those characteristics that are necessary for fulfilling the function desired by the consumer and relate to the physical nature of a product. Non product related attributes, on the other hand, concern external aspects that accompany the purchase or use. These include, in particular, price information as well as design and packaging (Keller, 1993).

2.3.2.1.2 Benefits

Benefits describe the subjective value that consumers attribute to the characteristics of a product or service (Keller, 1993). According to Park et al. (1986), benefits can be divided into three categories: functional, experiential, and symbolic. Functional benefits relate to the practical usefulness of a product and are often linked to basic motives such as safety or physiological needs (Maslow, 1970) and aim to solve or prevent problems (Rossiter & Percy, 1987). Experience related benefits relate to the experience during use and the satisfaction of needs. Symbolic benefits are not directly linked to product characteristics, but relate to social recognition and self expression. In this context, brands can be valued for their prestige or their significance for self image, especially in the case of socially visible status symbols (Keller, 1993).

2.3.2.1.3 Attitudes

The term “attitude” is very broad and used in various contexts (Solomon, 2009). In general, attitude refers to a stable and long term evaluative judgment directed toward objects, advertising, people, or topics. Banyte et al. (2007) extend this definition with a

targeted and conscious intention on the part of the consumer to respond to a specific object.

In a marketing context, attitudes are particularly relevant when directed toward brands. Brand attitude is defined as the consumer's overall evaluation of the brand (Martensen et al., 2007; Wilkie, 1986) and is a key factor in consumer behavior and brand choice. (Keller, 1993). This overall evaluation is shaped by consumers' beliefs about product characteristics and their associated functional or experiential benefits, and is consistent with research on perceived quality (Zeithaml, 1988). In addition, brand attitudes may be based on non product related attributes and symbolic benefits (Katz, 1960; Rossiter & Percy, 1987). According to multi attribute models, a brand's overall evaluation is determined by consumers' subjective judgments regarding the degree to which the brand exhibits relevant attributes and the importance they attach to those attributes (Lutz, 1975). Since it is difficult to capture all relevant attributes comprehensively, such models often include a general brand attitude that is not tied to specific characteristics (Srinivasan, 1979). This attitude can be positive or negative (Park et al., 2010; Currás-Pérez et al., 2009), vary in strength, and change over time (Solomon, 2009).

Importantly, the formation of brand attitudes does not always require extensive cognitive effort (Petty & Cacioppo 1986). A lack of motivation or the ability to make a detailed assessment leads consumers to evaluate the brand based on extrinsic cues such as the appearance or packaging of the product (Keller, 1993).

2.4 Disclosure Effects in AI Advertising

With the prevalence of AI in the advertising industry, the issue of transparency regarding the use of AI is becoming increasingly important. While early applications of AI in marketing often took place in the background, such as in target group research, AI is now directly involved in the creation of advertising content. This brings the use of AI into the consumer's field of perception, which has also increased regulatory attention. As already mentioned, a central element of the European Artificial Intelligence Act is the obligation to disclose the use of AI in connection with mediated content (Regulation - EU - 2024/1689 - EN - EUR-Lex, n.d.). In the advertising context, this means that companies and marketers will be required to disclose the use of AI in the creation of advertising materials. This disclosure can trigger various reactions among consumers and also

influence existing theoretical concepts discussed in the previous chapters, in particular the perception of advertising creativity and its dimensions (novelty, relevance, connectedness). In this regard, disclosure effects refer to the effects that arise from the disclosure of AI use on the perception, evaluation, and processing of advertising. Against this backdrop, this chapter addresses the question of how consumers react to the disclosed use of AI and under which conditions disclosure leads to positive or negative effects on advertising effectiveness and brand evaluation.

Studies that have already been conducted show that consumers are not fundamentally opposed to AI generated advertising. However, their reactions depend heavily on the type of message and the perceived role of AI. Bakpayev et al. (2022) investigated the use of AI in the creative programmatic advertising context. The results show that both AI and human generated advertising are perceived positively in cognitive and rational approaches. Emotional advertising messages, on the other hand, continue to benefit significantly from human influence. These findings illustrate that the perception of AI advertising must be viewed in a differentiated manner and that emotional dimensions in particular play a central role.

Campbell et al. (2022) also address the question of how consumers react to AI generated advertising, especially when they are aware that the content was produced by AI. The authors claim that a high perceived creativity of the AI generated advertisement reduces the negative effect of knowing that the advertisement is not generated by humans. In a theoretical framework, Campbell et al. (2022) also argue that consumers rate AI generated advertising more positively when they perceive it as creative, original, and valuable. At the same time, they point out that these theoretical assumptions have only been partially empirically tested.

The study by Brüns & Meißner (2024) takes a brand related focus and examines how followers react to brands that use AI to create content. Based on experimental studies, the authors show that the introduction of AI in content creation can initially trigger negative reactions at the attitudinal and behavioral level. These negative effects are mediated in particular by a reduced perceived brand authenticity and can be triggered by the disclosure of AI. At the same time, the results show that negative effects are mitigated when AI is not used as a substitute but as a supporting tool for human creatives. These findings

underscore the importance of perceived humanity and authenticity in the context of AI supported communication.

The disclosure effect is also addressed by Wu and Jing Wen (2021). Their study shows that disclosure of AI support can have a positive influence on the perceived objectivity of advertisements. Their findings suggest that transparency regarding AI involvement leads consumers to evaluate advertising messages as more factual and neutral, thereby reducing perceptions of manipulativeness.

2.5 Consumers'Affinity for Technology

The inconsistent findings on disclosure effects in AI generated advertising indicate that consumers do not respond homogeneously to the disclosure of AI use. Rather, it appears that individual differences between consumers play a central role in the perception and evaluation of AI generated advertising. One such individual influencing factor may be the affinity for technology. A key theoretical concept for explaining different attitudes toward technology is the Technology Readiness Index (TRI), which describes people's fundamental attitudes toward the acceptance and use of new technologies (Parasuraman, 2000). The TRI consists of four dimensions, with optimism and innovativeness defined as motivators and discomfort and insecurity as inhibiting factors (Parasuraman & Colby, 2014). Optimism describes a fundamentally positive view of technology and the belief that it increases efficiency, flexibility, and control, while innovativeness reflects the tendency to try out technological innovations at an early stage. Discomfort, on the other hand, refers to the feeling of lack of control and being overwhelmed by technology, while insecurity describes mistrust of technical systems (Parasuraman, 2000). It is also important to mention that TRI describes an individual value that does not change in the short term due to external factors or stimuli (Parasuraman & Colby, 2014).

Empirical studies show that people with high technology affinity tend to perceive new technologies as useful, efficient and progressive, while consumers with low affinity more often associate technological innovations with uncertainty, loss of control, or potential risks (Parasuraman & Grewal, 2000; Parasuraman & Colby, 2014; Blut et al., 2016). These fundamental attitudes influence how technological cues are processed and what cognitive and affective responses they trigger. In the context of AI generated advertising, disclosure of AI use can therefore trigger different reactions. For consumers with high

affinity for technology, disclosure can be seen as a positive quality signal that underscores the brand's innovativeness. In contrast, disclosing the use of AI can trigger skepticism among consumers with low technological affinity, especially if they consider human creativity, authenticity, or emotional depth to be central characteristics of creative advertising.

2.6 Research Gap

Existing literature and research on AI supported advertising shows that AI is increasingly influencing not only analytical and operational marketing processes, but is also becoming more and more involved in creative tasks such as the generation of advertising content. Against this background, Huh et al. (2023) defined four generalized fields of research that require more investigation based on the actuality of the topic: (1) consumer experiences with advertising, (2) social and political implications, (3) analytical issues related to data and algorithms, and (4) the functioning and effectiveness of advertising. This master's thesis specifically ties in with the first field of research and examines how consumers react to AI generated advertising content and what impact this has on the perception of advertising and brands.

Despite indications that AI generated advertising is not fundamentally rejected, prior research provides inconclusive evidence regarding the effect of disclosing AI use. On the one hand, studies indicate that knowledge of AI generation can have negative effects on perceived authenticity or emotional quality (Brüns & Meißner, 2024; Bakpayev et al., 2022). On the other hand, further research shows that these effects can be mitigated or eliminated under certain conditions, such as high perceived creativity, rational advertising messages or a supportive role for AI (Brüns & Meißner, 2024; Campbell et al., 2022; Wu & Jing Wen, 2021). Therefore, further research is needed, particularly with regard to the interactions between disclosure and perceived advertising creativity.

A key research gap arises from the fact that consumers are often viewed as a homogeneous group, even though studies show that different attitudes toward technology, can influence the perception and evaluation of technological applications (Parasuraman & Grewal, 2000; Parasuraman & Colby, 2014; Blut et al., 2016). Particularly in the context of AI generated advertising, there is a lack of empirical studies that include affinity for technology as a moderating variable. Based on Parasuraman's (2000) Technology

Readiness Index concept, consumers do not process and evaluate disclosure notices homogeneously, but rather do so depending on their attitude toward technology. This assumption is also consistent with the above described theory by Smith & Yang (2004), which states that divergence and relevance of an advertisement is determined by its context, meaning that an advertisement may appear creative to one group of people but not to another.

Another research gap addressed by this master's thesis is that previous studies have focused on the short term response to AI generated advertising, whereas this thesis also examines how these perceptions affect brand associations and brand attitudes. This is important because creativity is a key driver of brand attitudes (Dahlén et al., 2008).

3. Hypotheses

The theoretical concepts, literature review, and identified research gaps form the basis for this master's thesis and are further refined through the targeted integration of technology affinity and brand attitude, contributing to a better understanding of consumer reactions to AI generated advertising. This approach enables the segmentation of consumers based on their attitudes toward technology, thereby also providing insights and implications for the targeted use of AI generated advertising. Based on this, this master's thesis aims to answer the following two research questions:

1. How does the disclosure of AI generated advertisements influence the perceived creativity of the advertisements and thus the brand attitude of the company?
2. To what extent does consumers' affinity for technology influence their perception of AI generated advertising, and how does it moderate the effect of disclosure on creativity and brand attitude?

3.1 Disclosure of AI generation, Perceived Creativity and Brand Attitude

Creativity is at the core of successful advertising. Previous studies have found that creative advertising or slogans are more likely to be noticed, recognized, and remembered, which is a prerequisite for brand awareness (Pick et al., 1991). In addition, advertising

creativity also has a significant influence on brand attitude (Dahlén et al., 2008). Ang and Low (2000) examined the influence of the three dimensions of creativity (novelty, relevance, connectedness) on attitudes toward advertising, brand attitudes, and purchase intention. Advertising creativity led to a more positive brand attitude and purchase intention when the novelty and meaningfulness criteria were met and positive feelings were evoked. The results of the study by Smith et al. (2008) underscores these findings and show that a higher degree of advertising creativity leads to more attention, interest, and, significantly more positive brand attitudes and higher brand awareness. The authors attribute this effect to two main reasons: First, established attitude models with cognitive components, such as the expectancy value model (Fishbein & Ajzen, 1975), assume that attitudes are influenced by advertising related thoughts and evaluations. Since creative advertising tends to trigger stronger and more positive cognitive responses, this effect can also be transferred to attitudes toward the brand. Second, creative advertising is often perceived as more entertaining and rated more positively, which can transfer positive emotions to the brand.

In the context of AI generated advertising, disclosure of AI use represents an additional stimulus that can influence the perception of advertising. As already described, this disclosure effect can have various negative effects on perceived authenticity, general skepticism, or even emotional quality (Brüns & Meißner, 2024; Bakpayev et al., 2022). From this perspective, the disclosure of AI can be presented as a negative effect that works against central elements of advertising creativity such as novelty, relevance, and connectedness. Consequently, lower perceived creativity is likely to negatively affect brand attitude. This leads to the following hypotheses:

H1: Ads with disclosure of AI generation are perceived as less creative and therefore have a negative influence on brand attitude.

H1a: Disclosure of AI generation negatively affects perceived creativity.
H1b: Perceived creativity positively affects brand attitude.
H1c: Disclosure negatively affects brand attitude.

3.2 Moderating Effect of Consumers' Affinity for Technology

As already mentioned, previous research shows that consumers do not react homogeneously to the indication of AI integration. Rather, individual differences in attitudes toward technology play a central role in perception and evaluation (Parasuraman & Grewal, 2000; Parasuraman & Colby, 2014; Blut et al., 2016). This assumption is consistent with the approach of Smith and Yang (2004), who argue that the same advertisement can be perceived differently in terms of its creativity depending on the recipient or consumer group. In this context, technological affinity is a key influencing factor in the processing of disclosure notices. This leads to the assumption that consumers' affinity for technology moderates the relationship between AI disclosure and perceived creativity. Specifically, it is expected that the negative effect of disclosure on perceived creativity will be mitigated among consumers with a positive attitude toward technology, leading to the following hypothesis:

H2: The negative effect of AI disclosure on perceived creativity is weaker for consumers with a positive attitude towards technology.

4. Method

The aim of this section is to present the methodological approach of the empirical study, which was used to answer the research questions and test the derived hypotheses. Following the theoretical derivation of the relationships between disclosure of AI, perceived creativity, brand attitude, and technology affinity, these relationships are empirically examined using an experimental research design.

4.1 Research Model

The study is based on a model that includes several variables and takes direct and indirect effects into account. The independent variable (IV) is the disclosure of AI generation of the advertising material (disclosure vs. no disclosure). The dependent variable (DV) is brand attitude. In addition, two further variables are added to the model in order to better examine the correlations. Perceived advertising creativity is included as a mediating variable, as the disclosure of AI generation is expected to influence perceived creativity, which subsequently affect brand attitude. In addition, consumers' affinity for technology is

included as a moderating variable to examine whether the effect of disclosure on perceived creativity varies depending on individual attitudes toward technology.

4.2 Experimental Design

The data collection is carried out as part of an online survey experiment with two groups. This approach was chosen to ensure that the survey is as realistic as possible, as participants are able to view the advertising material on their own devices, similar to everyday situations in which digital advertising is consumed.

The questionnaire was created using Google Forms, and participants were randomly assigned to one of the two groups. After an introduction text, participants were asked about their individual affinity for technology. Both groups were then presented with the same advertising material, which was created using ChatGPT's image generation function. The only difference between the two groups was the disclosure of AI generation. While one group saw the advertising material without any reference to the use of AI (no disclosure), the other group received the same advertising material with an explicit disclosure text referring to the AI generation. This ensured that any differences in perception are attributable to the disclosure of AI use. Participants were then asked how they perceived the creativity of the advertising material, as well as questions about brand attitude. At the end of the questionnaire, participants were asked to complete questions on sociodemographic control variables (age, gender, educational level, occupational status).

4.3 Variables

4.3.1 Attitude towards Technology (ATI Scale)

The participants' affinity for technology was measured using the Affinity for Technology Interaction (ATI) Scale. The ATI score measures the extent to which individuals tend to engage intensively with technical systems and enjoy using new technologies. Individuals with high ATI scores typically display a positive attitude toward technological innovations and a greater willingness to try out new technologies (Franke et al., 2019). The ATI score was calculated as the mean value of nine items, each of which was answered on a six point likert scale from 1 to 6, with 3 items (3, 6, and 9) being reverse coded. Higher scores indicate a stronger affinity for technology.

4.3.2 Disclosure

The disclosure variable was manipulated experimentally and coded as follows: 0 = advertising material without disclosure text, and 1 = advertising material with disclosure text for AI generation. The following disclosure text was used and displayed: ***Disclosure:*** *"*This content was generated using AI. While we strive for accuracy, we encourage readers to verify important information. We use AI-generated content to increase efficiencies and provide certain insights, but it may not reflect human expertise or opinions." (*Guide to AI Disclaimers*, n.d.)

4.3.3 Perceived Creativity

The perceived creativity of the advertising material was measured using a single item. Participants rated the statement on the creativity of the advertisement on a six point likert scale from 1 (not creative at all) to 6 (very creative).

4.3.4 Brand Attitude (BAS)

Brand attitude was determined using Lutz's (1975) Brand Attitude Scale (BAS), which is one of the most commonly used self reporting methods for measuring brand attitude. The BAS is a six item likert scale that measures the cognitive, affective, and cognitive components of brand attitude from 1 (strongly disagree) to 6 (strongly agree). The Brand Attitude Score is calculated from the sum of the six items, ranging from 6 until 36, with higher values reflecting a more positive brand attitude.

4.3.5 Control Variables

Several sociodemographic variables were collected as control variables like gender, age, education level and occupation. As stated in the upcoming results part, the sample size was too small to also include them in the models.

5. Results

This chapter presents the results of the empirical study. First, the descriptive statistics and the reliability of the scales are examined, followed by a formal test of the experimental hypotheses.

5.1 Descriptive Statistics

The final sample comprises 122 participants. The allocation to the two groups in the experiment was almost identical, which is reflected in the mean value of the disclosure variable of M = 0.51, ensuring a comparable group size between the condition with disclosure of AI generation and the condition without disclosure. The average ATI score is M = 3.67, indicating a predominantly positive attitude toward technology of the participants. A majority of participants are between 25 and 44 years old, with a higher proportion of male participants (62% of the sample).

Cronbach's alpha coefficients were calculated to test the reliability of the scales used. The ATI scale, consisting of nine items, has a Cronbach's alpha of $\alpha = 0.891$, which indicates a very high level of internal consistency. The brand attitude scale, consisting of six items, also shows a high level of internal consistency ($\alpha = 0.941$)..

The results of the correlation analysis in Figure 2, show a strong positive correlation between perceived creativity and brand attitude (r = 0.685). This result indicates that advertising materials with a high perceived creativity trigger a more positive attitude toward the advertised brand. The variable disclosure shows only very weak correlations (r = 0.066) with perceived creativity.

Matrix of correlations

Variables	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
(1) Brand Attitude	1.000							
(2) Disclosure	0.066	1.000						
(3) Creativity	0.685	0.060	1.000					
(4) ATI Score	0.057	0.067	-0.002	1.000				
(5) Gender	-0.282	0.080	-0.278	0.278	1.000			
(6) Age	-0.347	-0.028	-0.212	-0.224	0.097	1.000		
(7) Education Level	-0.167	0.137	-0.053	0.082	0.176	0.161	1.000	
(8) Occupation	-0.158	-0.214	-0.121	-0.067	0.068	0.487	0.112	1.000

Figure 2: Matrix of Correlations

5.2 Hypothesis Testing

Linear regression analyses were conducted to test the hypotheses. Due to the relatively limited sample size, the models did not include additional control variables to avoid potential issues of overfitting. In addition, Appendix A-C shows the linear regression analysis with all variables for hypothesis 1 and 2.

To test hypothesis H1a, a linear regression was conducted with perceived creativity as the dependent variable and disclosure as the independent variable. The results presented in

Figure 3 show that advertising, overall, is not perceived as more creative when AI generation is disclosed (b = 0.156, p = 0.512). Thus, there is insufficient evidence supporting the hypothesized negative effect of disclosure on perceived creativity (hypothesis H1a).

Linear regression

Creativity	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Disclosure	.156	.238	0.66	.512	-.315	.628	
Constant	3.65	.17	21.51	0	3.314	3.986	***

Mean dependent var	3.730	SD dependent var	1.311
R-squared	0.004	Number of obs	122
F-test	0.432	Prob > F	0.512
Akaike crit. (AIC)	414.915	Bayesian crit. (BIC)	420.523

*** $p<.01$, ** $p<.05$, * $p<.1$

Figure 3: Linear Regression H1a

To investigate whether this null finding is driven by a lack of power or a true null effect, a post-hoc power analysis was conducted. Assuming the estimated effect size (b = 0.156) and a significance level of $p < .05$ a sample size of over 2,200 observations would be required to detect a significant effect with an 80% probability. This suggests that the effect is either a true null or substantively of such a small size that a large sample would be required to accurately estimate it.

To test hypotheses H1b and H1c, a regression analysis, shown in Figure 4, was conducted with brand attitude as the dependent variable and perceived creativity and disclosure as independent variables. The overall model is significant ($F = 52.711$, $p < .01$) and explains a large proportion of the variance in brand attitude. Perceived creativity has a strong and significant positive effect on brand attitude (b = 3.481, $p < .01$), which confirms hypothesis H1b and underscores the central importance of advertising creativity for brand evaluation. However, the direct effect of disclosure on brand attitude is not significant (b = 0.33, p = 0.711), which means that hypothesis H1c cannot be empirically supported. It is also important to note that no multicollinearity issues were found in this model. Overall, hypothesis H1 is therefore only partially supported: while the positive influence of perceived creativity on brand attitude is clearly confirmed, there are no significant direct effects of disclosing AI generation.

Linear regression

Brand Attitude	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Creativity	3.481	.341	10.22	0	2.806	4.155	***
Disclosure	.33	.89	0.37	.711	-1.431	2.092	
Constant	7.179	1.395	5.15	0	4.416	9.941	***

Mean dependent var	20.328	SD dependent var	6.678
R-squared	0.470	Number of obs	122
F-test	52.711	Prob > F	0.000
Akaike crit. (AIC)	737.150	Bayesian crit. (BIC)	745.562

*** $p<.01$, ** $p<.05$, * $p<.1$

Figure 4: Linear Regression H1b & H1c

To test hypothesis H2, another linear regression was conducted, in which perceived creativity was included as the dependent variable and disclosure, the ATI score, and the interaction term disclosure × ATI score were included as independent variables in the model. The interaction term has a positive and statistically significant coefficient ($b = 0.443$, $p < .05$), seen in Figure 5. The main treatment effect is also (marginally) significant in the expected direction ($b = -1.462$, $p < .1$). This suggests that affinity for technology moderates the relationship between disclosure and perceived creativity, supporting hypothesis H2.

Linear regression

Creativity	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
ATI Score	-.261	.166	-1.57	.118	-.59	.068	
Disclosure	-1.462	.837	-1.75	.083	-3.12	.196	*
ATI Score x Disclosure	.443	.22	2.02	.046	.008	.877	**
Constant	4.59	.621	7.39	0	3.361	5.819	***

Mean dependent var	3.730	SD dependent var	1.311
R-squared	0.037	Number of obs	122
F-test	1.504	Prob > F	0.217
Akaike crit. (AIC)	414.774	Bayesian crit. (BIC)	425.990

*** $p<.01$, ** $p<.05$, * $p<.1$

Figure 5: Linear Regression H2

For better context, the marginal effects were also calculated, based on the regression equation. Specifically, the marginal effect equals $-1.462 + 0.443 \times$ ATI Score. The results show that for people with low affinity for technology (ATI Score = 1), disclosure of AI generation leads to a lower perception of creativity (marginal effect = −1.02). For respondents with medium affinity for technology (ATI Score = 3), this effect becomes weaker and almost balanced (marginal effect = –0.13). In contrast, people with high

affinity for technology (ATI Score = 6) rate the advertisement as more creative when AI generation is disclosed compared to when no disclosure is visible (marginal effect = 1.19).

Figure 6 visually illustrates this interaction pattern. The blue line (people with low affinity for technology, ATI Score = 1) shows a decline in perceived creativity when disclosure is shown, whereas the red line (people with high affinity for technology, ATI Score = 6) indicates higher creativity evaluations under disclosure. The graphical representation supports the regression results and illustrates that the effect of AI disclosure on the perceived advertising creativity depends on individual attitudes toward technology. Furthermore, the negative effect of AI disclosure on perceived creativity is weaker among consumers with a positive attitude toward technology.

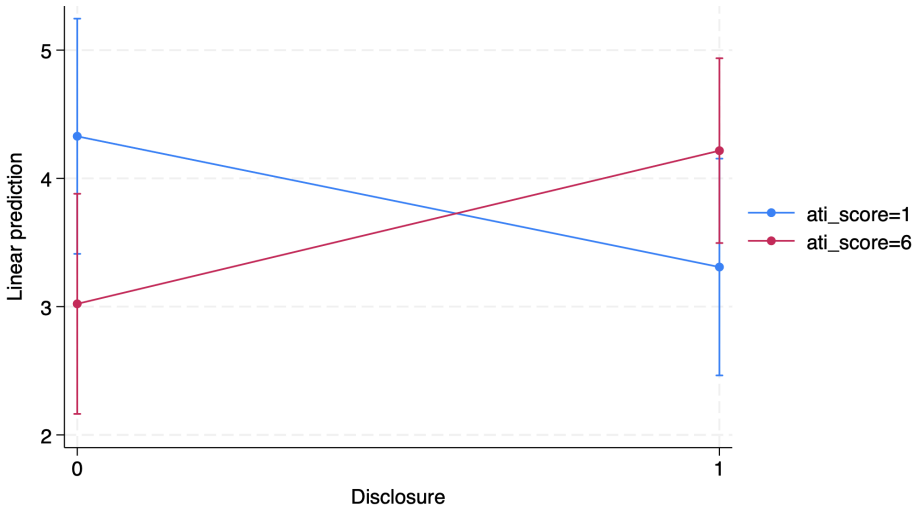

Figure 6: Margins Plot

6. Discussion

This master's thesis investigates how disclosure of AI generated advertising influences the perceived advertising creativity and brand attitude, and whether this effect is moderated by consumers' affinity for technology. The results show that the disclosure of AI generation has no significant effect on the perceived creativity of the advertisement. This contrasts with studies that describe general skepticism or a loss of authenticity due to AI disclosure (Brüns & Meißner, 2024), but is consistent with other research showing that disclosure effects are context and recipient dependent (Campbell et al., 2022; Wu & Jing Wen, 2021).

The results also show a strong and significant positive influence of perceived creativity on brand attitude. This finding is consistent with existing literature, which identifies creativity as an enhancing factor of brand evaluations (Dahlén et al., 2008). Combined with the finding that a positive brand attitude is associated with higher purchase probabilities and sales in the long term (Aaker & Jacobson, 2001), the results underscore the strategic relevance of creative advertising. However, the direct negative effect of disclosure of AI use on brand attitude cannot be confirmed. These findings suggest that potential disclosure effects do not have a direct impact at the brand level, but are instead mediated by perception related mechanisms such as creativity. In practice, this means that disclosure about AI use does not necessarily lead to a deterioration in brand attitude as long as the perceived creativity of the advertising is maintained.

The research of the moderating role of technology affinity shows that consumers do not respond homogeneously to AI disclosure. This finding supports theoretical assumptions from technology readiness research (Parasuraman, 2000) as well as the creativity concept proposed by Smith and Yang (2004). Moreover, it provides empirical evidence that affinity for technology is a key segmentation factor in the context of AI generated advertising. For consumers with affinity for technology, disclosure about AI can act as a signal of innovation and even have positive effects on the perception of advertising.

In conclusion, the disclosure of AI does not constitute a general risk for brands, rather, its effects are highly contingent upon individual consumer characteristics. The findings therefore contribute to a more differentiated understanding of AI in marketing and provide both theoretically and practically relevant insights for future research and application.

6.1 Limitations and Future Research

While this study provides valuable insights, several limitations must be acknowledged. A primary limitation concerns the relatively small sample size, which constrains the statistical power of the analyses. Although suggestive trends and significant moderation effects were observed, a larger sample would be necessary to ensure more robust and statistically reliable results. A key benefit of a larger sample size is also the possibility to estimate heterogeneity based on demographic covariates. Future research could examine whether the observed effects differ by gender, age, education level, or other relevant characteristics, thereby providing a more refined understanding of how different consumer segments respond. Initial analysis (Appendix D) excluding the treatment condition

indicate that gender ($p < .01$) and age ($p < .1$) have a significant influence on perceived creativity. Furthermore, the experiment is based on a single advertising medium and a specific disclosure wording. Future research could compare different advertising formats, industries, and varying types of disclosure wording to test the robustness of the effects.

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Appendix

Appendix A

Linear regression

creativity	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
disclosure	.218	.239	0.91	.364	-.256	.691	
gender	-.771	.245	-3.15	.002	-1.256	-.286	***
age	-.203	.104	-1.95	.054	-.409	.003	*
education_level	-.046	.149	-0.31	.76	-.341	.249	
Occupation : base	0	.	.	.	.	.	
0							
1	.328	.367	0.89	.374	-.399	1.055	
2	.624	.495	1.26	.21	-.357	1.604	
3	.086	.656	0.13	.896	-1.213	1.385	
4	.06	.647	0.09	.926	-1.223	1.342	
Constant	4.44	.408	10.87	0	3.631	5.249	***

Mean dependent var	3.730	SD dependent var	1.311
R-squared	0.135	Number of obs	122
F-test	2.204	Prob > F	0.032
Akaike crit. (AIC)	411.667	Bayesian crit. (BIC)	436.903

*** $p<.01$, ** $p<.05$, * $p<.1$

Appendix B

Linear regression

brand_attitude	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
creativity	3.163	.349	9.05	0	2.471	3.856	***
disclosure	.627	.891	0.70	.483	-1.138	2.392	
gender	-1.14	.948	-1.20	.232	-3.019	.739	
age	-1.215	.393	-3.09	.003	-1.994	-.436	***
education_level	-.611	.553	-1.10	.272	-1.707	.486	
Occupation : base	0	.	.	.	.	.	
0							
1	-.569	1.368	-0.42	.678	-3.279	2.141	
2	-.15	1.852	-0.08	.936	-3.819	3.519	
3	-2.264	2.436	-0.93	.355	-7.091	2.563	
4	2.742	2.405	1.14	.257	-2.023	7.507	
Constant	13.536	2.17	6.24	0	9.236	17.835	***

Mean dependent var	20.328	SD dependent var	6.678
R-squared	0.544	Number of obs	122
F-test	14.836	Prob > F	0.000
Akaike crit. (AIC)	732.789	Bayesian crit. (BIC)	760.829

*** $p<.01$, ** $p<.05$, * $p<.1$

Appendix C

Linear regression

creativity	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
ati_score	-.161	.171	-0.94	.348	-.499	.177	
disclosure	-1.014	.847	-1.20	.234	-2.693	.665	
ati_score#disclosure	.331	.219	1.51	.133	-.103	.765	
gender	-.738	.257	-2.87	.005	-1.248	-.228	***
age	-.172	.109	-1.58	.116	-.388	.043	
education_level	-.032	.149	-0.21	.83	-.328	.264	
Occupation : base 0	0	.	.	.	.	.	
1	.311	.367	0.85	.398	-.415	1.038	
2	.55	.497	1.11	.271	-.435	1.534	
3	.075	.655	0.12	.909	-1.222	1.373	
4	-.099	.655	-0.15	.88	-1.397	1.199	
Constant	4.931	.709	6.95	0	3.526	6.337	***

Mean dependent var	3.730	SD dependent var	1.311
R-squared	0.153	Number of obs	122
F-test	2.005	Prob > F	0.039
Akaike crit. (AIC)	413.096	Bayesian crit. (BIC)	443.940

*** *p*<.01, ** *p*<.05, * *p*<.1

Appendix D

Linear regression

creativity	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
gender	-.755	.244	-3.10	.002	-1.238	-.272	***
age	-.197	.104	-1.90	.06	-.403	.009	*
education_level	-.024	.147	-0.16	.869	-.315	.267	
Occupation : base 0	0	.	.	.	.	.	
1	.284	.363	0.78	.437	-.436	1.004	
2	.542	.486	1.11	.268	-.422	1.506	
3	-.019	.645	-0.03	.977	-1.297	1.26	
4	-.056	.634	-0.09	.93	-1.313	1.2	
Constant	4.544	.392	11.60	0	3.768	5.32	***

Mean dependent var	3.730	SD dependent var	1.311
R-squared	0.129	Number of obs	122
F-test	2.403	Prob > F	0.025
Akaike crit. (AIC)	410.561	Bayesian crit. (BIC)	432.993

*** *p*<.01, ** *p*<.05, * *p*<.1