UNIVERSITY OF MEDIA ARTS AND COMMUNICATION

EVALUATING CONSUMER TRUST IN AI-GENERATED VERSUS HUMAN-CREATED BANKING ADVERTISEMENTS IN GHANA

BY

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A THESIS SUBMITTED TO THE UNIVERSITY OF MEDIA ARTS AND COMMUNICATION IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE DEGREE OF MASTER OF ARTS (PR WITH MARKETING)

DECEMBER 2025

DECLARATION

I, hereby declare that except for references to other people's work, which I have duly acknowledged, this thesis is the result of my own research work, and that it has neither in part nor wholly been presented elsewhere for another degree.

During the preparation of this work, I used the following AI tools and outlined the purpose for their use. **Microsoft copilot** was used for generating an Image for the experimental ad.

…….……..... 18th December 2025 ……..…….....

SHEILA OBENG-KING **DATE**

MAPRM24059

CERTIFICATION

This Dissertation has been prepared and presented under my supervision according to the guidelines for supervision and formatting of dissertations laid down by the University of Media, Arts and Communication (UniMAC).

…….. 18th December 2025.....

DR. PRISCILLA TEIKA ODOOM **DATE**

(Supervisor)

DEDICATION

This paper is dedicated to my mother, who would have been so proud to see this paper come to life.

And to my Lord Jesus, who went out of His way to make this dream possible.

ACKNOWLEDGEMENT

First and foremost, I would like to express my deepest gratitude to my thesis supervisor, Dr. Priscilla Teika Odoom, for her immense guidance and insightful feedback throughout this research journey. Her support has been invaluable in shaping the direction and quality of this work.

I am also sincerely thankful to my family, friends, course mates and co-workers who went above and beyond to assist me in gathering data and offering moral support during this process. Your contributions and encouragement kept me going.

A special thank you goes to Dr. Aurelia Ayisi, whose willingness to listen and provide clarity whenever I had additional questions made a significant difference. Your openness and support were truly appreciated.

To my sister Ruth- this was all because of you. Thank you for endlessly nagging me to buy the forms for this course. Your persistence pushed me to begin this journey, and I'm forever grateful.

To my mother, thank you for always believing I could do anything.

ABSTRACT

The increasing integration of Artificial Intelligence (AI) into advertising has reshaped global marketing practice, yet its implications for consumer trust in emerging markets remain insufficiently understood, especially in trust-sensitive sectors like banking. This study examines Ghanaian consumers' perceptions of AI-generated versus human-created banking advertisements and assesses how these perceptions influence brand trust. Anchored in the Theory of Planned Behaviour and Trust Theory, the study employs a positivist approach and a quasi-experimental design involving 267 digitally active banking customers across urban Ghana. Participants were randomly assigned to view either AI-generated or human-created advertising stimuli and subsequently completed structured surveys measuring attitudes, trust perceptions, and behavioural intentions.

Data analysis was conducted using Stata, applying descriptive statistics, independent samples t-tests, and regression analysis to assess group differences and test the proposed relationships. The findings challenge the notion that AI-generated advertising inherently erodes consumer trust. Instead, results show that AI-generated advertisements perform similarly to human-created ones in shaping attitudes and brand trust within the Ghanaian banking context.

This study enriches the literature on AI in advertising by offering empirical evidence from an emerging-market perspective and provides actionable insights for marketers and financial institutions. It highlights the value of adopting hybrid creative approaches that combine AI-driven efficiency with human oversight to maintain cultural relevance and consumer confidence.

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LIST OF ABBREVIATIONS

AI Artificial Intelligence

AIGC AI Generated Content

CI Confidence Interval

df Degrees of Freedom

Et al. and others

H1a Hypothesis 1a

H1b Hypothesis 1b

M Mean Average score

QED Quasi-Experimental Design

SD Standard Deviation

SE Standard Error Measure

SS Sum of Squares

Survey A Survey with Advert marked as AI-generated

Survey B Survey with Advert marked as human-created

TPA Theory of Planned Behavior

MS Mean Square

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CHAPTER ONE

INTRODUCTION

1.0 CHAPTER OVERVIEW

This chapter explores the perception of consumers in terms of trust when it comes to Artificial Intelligence (AI) generated bank advertisement versus human-generated bank advertisement. It sets the foundation by discussing the growing role of artificial intelligence in advertising and the global shift toward automated content creation. The chapter highlights the unique cultural and technological context of Ghana, which presents both opportunities and challenges for the adoption of AI-generated content. The chapter outlines the research problem, objectives, and questions, focusing on whether AI-generated advertisements resonate with consumers as effectively as human-generated ones. This chapter establishes the significance of understanding local consumer perceptions to inform effective and culturally aligned advertising strategies in Ghana.

1.1 BACKGROUND OF THE STUDY

The internet environment is developing at a very fast pace with new technologies and Artificial intelligence (AI) being one of the latest fastest growing of these technologies. AI and its rapid expansion in recent years have led to significant disruption in the practice of integrated marketing communication. The full spectrum of marketing communications, including research, the creation, and the dissemination of marketing messages, has been largely influenced by artificial intelligence (AI) in recent years, as the global landscape increasingly converges into the realm of e-commerce, driven by emerging technological innovations (Kietzman et al., 2018).

With the rapid and continuous advancement of AI, AI-generated content (AIGC), which is the use of AI for the efficient and automatic generation of content (Wu et al., 2023; Wang et al., 2023), has surfaced as one of the most promising technologies. Recent scholarship in the advertising industry highlights there has been an accelerated pace with which companies are adopting this innovation (Othman, 2022). This adoption offers advertisers the ability to rapidly produce personalized and engaging content tailored to specific audiences, enabling brands to optimize campaigns, reduce production costs, and respond quickly to changing consumer behaviors.

AI-driven advertisement creation uses machine learning to analyze data, spot patterns, and generate targeted, personalized content (Gao et al., 2023). Generative AI goes further by producing original text, images, videos, and voice content with little human input, making it a powerful tool that extends beyond data analysis. Campbell et al. (2022) argue that advanced AI technologies such as deepfakes, generative adversarial networks (GANs), large language models, text-to-image and text-to-video systems, voice cloning, etc., are enabling new ways to create and modify audio-visual and written content in advertising, making campaigns more efficient. The researchers concluded that these creative instruments could lead to potentially significant transformations in the conception, production, editing, and targeting of advertisements, which could go a long way to influence audience perceptions about AI generated advertisement (Campbell et al., 2022).

Consumer perception plays a pivotal role in determining the success of advertising campaigns. Advertising is fundamentally a persuasive act that seeks to shape attitudes, influence behavior, and cultivate brand loyalty. Therefore, even the most creative or technologically advanced advertisement will fail if it does not positively resonate with its intended audience (Silva, 2023).

Perception, rather than the advertiser's intent alone, governs how the message is received and whether it yields the desired impact. The existing literature has yet to fully resolve how consumers perceive and trust AI-generated banking advertisements relative to those created by humans, particularly in terms of which format yields positive consumer attitudes towards the brand. This study seeks to address this gap by systematically examining differences in consumer attitudes, trust, and attitudes across AI-generated and human-created banking advertisements.

1.2 PROBLEM STATEMENT AND RESEARCH GAP

With the rapid increase in internet penetration and mobile technology adoption, Ghana's advertising landscape is shifting from traditional media to digital platforms. According to the Advertising Association of Ghana, there are nearly 17 million internet users in the country, representing 53% of the population (Isaac Cudjoe, 2024). This digital evolution has paved the way for AI-generated advertisements, offering brands new means to engage with consumers. However, the effectiveness of these AI generated ads in the Ghanaian context remains uncertain, as consumer responses to such content are not well understood.

Given Ghana's unique cultural and socioeconomic landscape, it is important for advertisers to investigate how consumers perceive AI-generated advertisements compared to those created by humans and identify any factors that may evoke discomfort or skepticism among their target audience regarding the use of AI. In practice, several firms in Ghana have begun experimenting with AI-generated marketing content despite the absence of empirical evidence regarding its effectiveness or cultural fit. As a result, marketing professionals are left with the question regarding whether AI-generated advertising resonate with Ghanaian audiences, or do human-

created ads still elicit greater engagement in this context? Without localized research to address this issue, advertising strategies that rely heavily on AI may fail to connect with consumers or worse undermine brand equity and trust.

While research has been conducted on consumer perceptions of AI-generated advertisements in various contexts, there is a notable lack of studies focusing on the Ghanaian market. Existing literature primarily centers on Western markets, leaving a gap in understanding how consumers in developing countries, particularly in Africa, respond to AI-generated advertising content. Previous studies have also yielded mixed results; for instance, some research indicates that AI-generated ads can outperform human-created ones in terms of click-through rates, especially when the AI-generated images do not "look like AI" (Exner et al., 2025). Other studies suggest that consumers prefer human created advertisements with communal appeals, mediated by social self-efficacy. A study carried out by Eromosele (2024) to shows the perception of the use of artificial intelligence in the creation of advertisement among some academic staff in some selected tertiary institutions in Benin City revealed that artificial intelligence affects how residents perceive advertisement messages, and that the level of exposure of the staff to artificial intelligence is not particularly low. Furthermore, the academic perspective on the use and impact of artificial intelligence in advertisement creation was favorable. It was concluded that, despite some nuanced opinions, the significant influence of artificial intelligence tools, particularly CHATGPT, increases exposure and fosters a greater awareness of integrated marketing communication messages.

Gu et al. (2024) on the other hand found in their study that the realism and creativity of advertisements generated by AI have a detrimental impact on the level of eeriness perceived by

consumers, whereas synthesis has a beneficial effect. In contrast, realism, vibrancy, and creativity enhance the perceived intelligence, while synthesis has a negative influence on it. Additionally, the level of eeriness perceived by consumers adversely impacts their acceptance of AI-generated advertisements, whereas perceived intelligence fosters a greater willingness to accept such advertisements. Campbell et al. (2021) found in their study that if the AI-generated content deviates too far from reality, the resulting sense of alienation can affect consumers' ability to perceive it as realistic and connect to it; conversely, the more realistic the AI advertisement is, the better it engages consumers and generates a sense of belief. These inconsistencies highlight the need for context-specific research to understand the factors influencing consumer perceptions of AI-generated advertisements in Ghana.

Furthermore, prior research often treats AI-generated content as a technological innovation without adequately comparing it with traditional human-crafted messaging on emotional resonance, perceived authenticity, and trustworthiness. Few studies have examined these dynamics in the banking sector, where brand trust is a critical determinant of consumer behavior.

Finally, there is a limited body of research that measures consumer trust in advertising within Ghana's financial sector, and virtually no empirical work examining brand trust in AI-generated versus human-created banking advertisements. This gap is particularly significant given that brand trust is central to financial decision-making in Ghana, where recent regulatory interventions have heightened public sensitivity to credibility in financial communications.

1. 3 RESEARCH QUESTION AND OBJECTIVES

The key question that the study seeks to answer is, "*How do consumers distinguish between AI-generated and human-created banking advertisements, and how do their perceptions and attitudes toward these advertisements influence brand trust across both formats?"*

The specific objectives that guide the achievement of this broader intent are to:

1. Examine consumers' ability to distinguish between AI-generated and human-created banking advertisements.
2. Evaluate attitude towards AI-generated versus human-created banking advertisements in Ghana.
3. Determine the effect of ad source on consumer brand trust.
4. Assess the variation in the effect of AI-generated and human-created banking advertisements on brand trust.

1.6 SIGNIFICANCE OF THE STUDY

This study contributes to the existing body of knowledge on AI-enabled advertising. It extends existing discussions in digital marketing and consumer behavior by highlighting how audiences evaluate AI-generated and human created advertising particularly within the context of developing economies and culturally unique markets like Ghana. Urban settings are prioritized because they offer higher digital penetration—Ghana recorded 23.05 million internet users in January 2024, representing 68.2% penetration, with urban centers leading adoption (DataReportal, 2024; Statista, 2024). Urban dwellers also experience greater exposure to diverse advertising channels, including social media campaigns and digital billboards, and maintain a stronger culture of formal banking compared to rural populations (IIPGH, 2024).

Accra, specifically, is chosen as Ghana's financial and technological hub. It hosts the headquarters of the Bank of Ghana, with the new "Bank Square" inaugurated in November 2024 as a symbol of the country's financial transformation (Bank of Ghana, 2024; Graphic Online, 2024). Accra also leads in digital activity: Ghana has around 15 million social media users, with platforms such as WhatsApp, Facebook, TikTok, and Instagram dominating, and Accra residents forming the most active segment (Statista, 2024; DataReportal, 2024). By focusing on Ghana, this study provides empirical data on how local consumers evaluate and respond to AI-generated versus human-created advertising content. The findings will enrich cross-cultural marketing literature by offering insights into contextual differences in AI adoption and perception, especially in emerging markets.

The study also provides insights for advertising agencies, digital marketers, and financial institutions in Ghana and similar markets. Understanding consumer trust levels in relation to AI-generated content will enable businesses to make more informed decisions regarding the use of generative AI tools in their advertising strategies, without compromising ethical standards or consumer engagement.

1.7 SCOPE OF THE STUDY

This study is limited to digitally inclined bank account owners in Ghana, with a particular focus on individuals residing in urban areas such as Accra. Urban areas are prioritized because they offer higher digital penetration. Ghana recorded 23.05 million internet users in January 2024, representing 68.2% penetration, with urban areas leading adoption (DataReportal, 2024; Statista, 2024). Urban dwellers also experience greater exposure to diverse advertising channels, including

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Within this group, digitally active account holders represent a key segment for examining trust in banking advertisements, as they are more likely to encounter both AI-generated and human-created advertising content across online platforms.

The research specifically considers visual banking advertisements, such as static social media visuals and online posters. It excludes AI-generated audio content (e.g., radio advertisements) and purely textual advertisements. This delimitation aligns with the study's quasi-experimental design and its objective of evaluating trust in AI-generated versus human-created banking advertisements in Ghana

1.8 ORGANIZATION OF THE STUDY

This current study is organized into five distinct chapters. The first chapter clearly outlines the context of the study, highlighting the statement of the problem, research gap, objectives of the study, the research questions, significance of the study and underscore the scope of the study. Chapter two of this study will discuss the literature that resonates with the study, integrating both the theoretical and conceptual frameworks that underpin the study. Chapter three will discuss the

research design, population of the study, sample and sampling techniques, data collection and analysis procedures, data management strategies, and ethical considerations. The findings that will be obtained from the study will be analyzed and discussed in chapter four. Chapter five, which is also the final chapter, will summarize the key findings of the study, draw conclusions, and make recommendations for key stakeholders and researchers who may be interested in carrying out similar study in the future.

CHAPTER TWO

LITERATURE REVIEW

2.0 CHAPTER OVERVIEW

In this chapter, a conceptual and theoretical analysis of the influence of generative artificial intelligence on consumer perceptions within the advertising landscape is presented. The chapter contrasts generative AI's efficiency and personalisation with human advertising's emotional resonance, while also addressing issues of trust surrounding AI use. The discussion is framed through the Theory of Planned Behavior (TPB) and the Trust theory, adapted to examine how Ghanaian consumers' attitudes, trust, and social norms influence their acceptance of AI-generated advertising.

2.1 DEFINITION OF KEY TERMS

Since the literature contains conflicting vocabulary and terminology, the following definitions help to improve the reader's understanding of terms used throughout this study.

- Advertising – Any paid form of non-personal communication about an organization, product, services or ideas by identified sponsor (Belch and Belch,1998)
- Artificial Intelligence – Artificial Intelligence (AI) is the study and creation of systems that can simulate intelligent behavior. It is not limited to pre-programmed responses but increasingly emphasizes agents that can learn and adapt in unfamiliar environments (Sheikh et al., 2023).
- Banking advertisement – Promotional communication aimed at marketing banking products or services (e.g., loans, savings accounts, investment tools).

- Brand trust – The extent to which a consumer feels confident in depending on a brand to fulfill its promised function
- Consumer Perception – The processes through which individuals interpret, evaluate, and emotionally respond to advertising stimuli, based on their prior experiences, beliefs, cultural backgrounds, and expectations (Schiffman & Wisenblit, 2019).
- Consumer trust – The willingness of consumers to rely on the claims presented in an advertisement, based on perceptions of integrity, competence, and benevolence.
- Trust – A psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behavior of another (Rousseau et al., 1998).

2.2 INTRODUCTION TO CONSUMER TRUST IN AI VS HUMAN ADVERTISING

The rapid advancement of artificial intelligence (AI) has significantly reshaped the marketing landscape, with AI-generated content becoming a prominent tool in advertising. In sectors like banking, where trust is key, the shift toward AI-driven advertising raises important questions about consumer perception and confidence. Globally, studies (e.g., Sands et al., 2025) show that consumers increasingly engage with AI-generated content, appreciating its personalization and efficiency especially when they are framed with socially responsible messaging. Despite these promising trends, consumer trust in AI is not universal. Concerns about data privacy, ethical decision-making, and transparency persist. Ananthakrishnan and Arunachalam (2022) reported that while AI-generated content can be perceived as efficient, many consumers still prefer human-created content due to its emotional depth and perceived authenticity. Similarly, Horgby and Galizzi (2024) emphasized that the identity of the ad creator, i.e. human or AI significantly influences consumer responses and trust levels.

In Ghana, the banking sector is actively adopting AI to enhance customer engagement and personalize services. Several banks have integrated AI-powered chatbots and analytics to tailor financial solutions and improve operational efficiency (Aggrey et al., 2024; PwC Ghana, 2025). However, Ghanaian consumers place high value on cultural relevance, emotional resonance, and authenticity in advertising (Ginn Bonsu Assibey et al., 2021) which raises concerns about whether AI-generated advertisements can effectively connect with local audiences in the same way human-created content does. This literature review explores the dynamics of consumer trust in AI-generated versus human-created banking advertisements, with a focus on the Ghanaian context. It aims to synthesize global and local perspectives, identify key trust factors, and highlight gaps in existing research. By doing so, it provides a foundation for understanding how technological innovation and human creativity intersect in shaping consumer trust in financial marketing.

2.3 THEORETICAL FRAMEWORK

2.3.1 Trust Theory

Trust Theory has emerged as a foundational concept in consumer behavior and marketing, particularly in contexts characterized by uncertainty and risk such as financial services and advertising. Early contributions by Gibb (1961) emphasized trust as a relational condition necessary for effective communication and cooperation, highlighting its role in reducing defensiveness and fostering openness. Later, Rousseau, Sitkin, Burt, and Camerer (1998) defined trust as a psychological state comprising the intention to accept vulnerability based on positive expectations of another's intentions or behavior. This definition shows the dual nature of trust as

both a cognitive evaluation and an emotional commitment, making it central to consumer decision-making in high-risk environments.

In marketing and advertising, trust functions as an important determinant of how consumers interpret messages, perceive brand credibility, and make purchase decisions (Kothari et al., 2025). Morgan and Hunt's (1994) Commitment-Trust Theory further established trust as a prerequisite for long-term consumer relationships, arguing that trust reduces perceived risk and increases willingness to engage in ongoing exchanges. Castaldo (2007) refined this perspective by identifying three dimensions of trust: competence, integrity, and benevolence.

Competence refers to the perceived ability of the advertiser or brand to deliver reliable and accurate information. Integrity reflects adherence to moral and ethical standards, while benevolence captures the perception that the advertiser prioritizes consumer welfare. Together, these dimensions provide a framework for evaluating how consumers can trust advertising messages.

The rise of artificial intelligence (AI) in advertising introduces new complexities to the application of Trust Theory. AI-generated content is often perceived as competent due to its reliance on data-driven precision (Sands et al., 2025). However, concerns about integrity and benevolence frequently arise, as consumers may question the motives behind automation or worry about data privacy. In contrast, human-created advertisements tend to benefit from emotional resonance and storytelling, which foster perceptions of authenticity (Ananthakrishnan & Arunachalam, 2022). These human-centric attributes often strengthen consumer trust by aligning with shared values and relational communication norms.

Trust Theory provides a robust framework for analyzing consumer responses to AI-generated versus human-created advertisements. By emphasizing competence, integrity, and benevolence, the theory highlights the nature of trust and its role in shaping brand loyalty. Trust Theory offers much-needed insights for guiding ethical and effective marketing strategies in the banking sector.

2.3.2 Theory of Planned Behavior Action (TBA)

The Theory of Planned Behavior (TPB), developed by Ajzen (1985, 1991), extends the earlier Theory of Reasoned Action (TRA) by incorporating perceived behavioral control as a third determinant of behavioral intention. TPB maintains the central premise that intention is the most immediate predictor of behavior, but acknowledges that individuals may not always have complete volitional control. Within this framework, behavioral intention is shaped by three constructs: attitude toward the behavior, subjective norm, and perceived behavioral control. Attitude refers to an individual's overall evaluation of performing the behavior, based on beliefs about its outcomes and the value attached to those outcomes (Montano & Kasprzyk, 2002). Subjective norm captures the perceived social pressure to perform or avoid the behavior, shaped by the expectations of significant referent groups (Ajzen, 1991). Perceived behavioral control reflects the perceived ease or difficulty of performing the behavior, influenced by past experiences and anticipated obstacles. Together, these constructs emphasize the role of cognition in guiding behavioral intentions while recognizing the influence of external constraints and perceived capabilities.

In the context of banking advertisements in Ghana, TPB provides a framework for examining how consumers form trust-related behavioral intentions. Attitudes toward AI-generated versus human-created advertisements are likely to be shaped by beliefs about credibility and relevance of the Ad. Subjective norms are particularly salient in Ghana's collectivist cultural setting, where communal

values and the opinions of authority figures, peers, and opinion leaders strongly influence consumer responses. Perceived behavioral control may manifest in consumers' sense of confidence in evaluating and acting upon AI-generated content. For instance, digitally literate consumers may feel empowered to engage with AI-driven banking advertisements, while others may perceive such content as difficult to interpret or risky to trust.

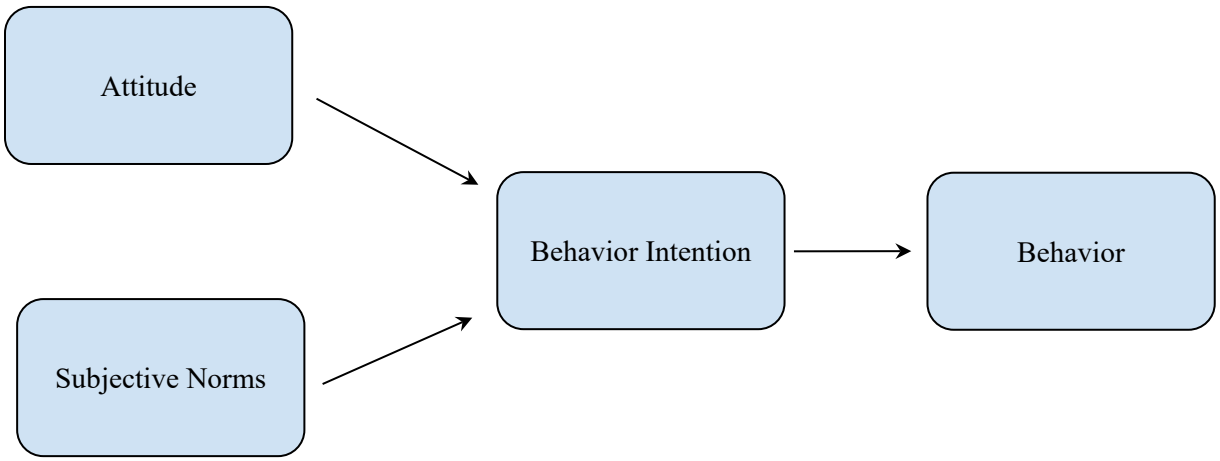
However, TPB has limitations when applied to contexts involving emerging technologies. The theory assumes that individuals are rational actors who base intentions on stable attitudes, norms, and perceptions of control. TPB does not explicitly account for consumers' awareness of the technological origin of persuasive content, which may influence perceptions of trust, credibility, and ethicality. This omission is particularly relevant in sensitive industries such as finance, where perceptions of authenticity and ethicality are critical to consumer decision-making.

To address this limitation, the present study introduces awareness of origin, defined as consumers' knowledge of whether an advertisement was created by AI or by a human, as an external variable within the TPB framework. Consistent with TPB's emphasis on cognition guiding behavioral intentions, awareness of origin can shape attitudes by influencing beliefs about trustworthiness, authenticity, and ethicality. For example, awareness that a banking advertisement is AI-generated may reduce trust among consumers concerned about manipulation or lack of human oversight. Conversely, technologically inclined consumers may interpret AI-generated content as innovative and efficient, thereby enhancing trust. Awareness of origin may also interact with subjective norms. In Ghana's context, if influential groups perceive AI-generated banking advertisements as untrustworthy, individuals may conform to this skepticism regardless of personal attitudes.

Finally, awareness of origin may influence perceived behavioral control, as consumers who feel confident in navigating AI-driven environments may be more willing to act on such advertisements, while those with lower digital literacy may perceive greater difficulty.

By integrating awareness of origin into the TPB framework, this study extends its application to the emerging domain of AI-driven advertising in the financial sector. Attitudes, subjective norms, and perceived behavioral control, combined with awareness of origin, are expected to significantly shape consumers' behavioral intentions, particularly their trust and subsequent purchase decisions. This extension acknowledges both the strengths and limitations of TPB while adapting the theory to contemporary challenges posed by technological innovation in advertising.

Figure 1: Theory of Planned Behaviour (TPB)



Source: Illustration based on TPB

This research therefore provides a comprehensive look at how the perceived creator of a bank advertisement, whether AI or human influences consumer reactions. It also examines how these effects are shaped by individual differences and psychological factors, including attitudes toward AI, personality traits, and demographic characteristics (see Figure 1).

According to a study by Horgby and Galizzi (2024), significant differences exist in how consumers evaluate advertisements depending on the source of the ad. When participants were aware that an ad was generated by AI, their attitudes, intentions, and behaviors were negatively influenced. This was reflected in lower scores for customer satisfaction, ad evaluation, and word-of-mouth behaviors in Survey A, compared to Survey B, where the origin was either not disclosed or attributed to humans.

The Theory of Planned Behavior (TPB) offers a framework for predicting and explaining consumer behavior in Ghana in the context of AI-generated advertising. It highlights the psychological processes through which factors such as perceived origin, trust, and value shape customer satisfaction and brand engagement.

Table 1: Relevance of Trust Theory and Theory of planned behavior to this study

Theory	**Focus**	**Relevance to study**
Trust theory	Explains how trust is built through perceptions of competence, integrity, and benevolence.	Helps analyze why consumers trust (or distrust) AI vs human-created ads.
Theory of Planned Behavor (TPB)	Explains how attitudes and social norms shape behavioral intentions.	Helps understand how trust influences consumer decisions to engage with banking ads.

Source: Author's generation

2.4 Conceptual Framework

2.4.1 Artificial intelligence and AI-Generated Advertisements

The term "Artificial Intelligence" was officially coined in 1956 by John McCarthy during the Dartmouth Conference, which is considered the birthplace of AI as a field (Dartmouth, 2025). Several scholars provide diverse perspectives and definitions of AI, highlighting its complex and multidimensional character. Veselovsky et al. describes AI as an interdisciplinary field of science and technology dedicated to creating intelligent systems which are able to undertake tasks traditionally associated with human intelligence, including learning and problem-solving (Veselovsky et al., 2021). Bhatnagar et al. on the other hand highlights that AI continues to advance through diverse benchmarks and practical applications, pointing to its expansive and evolving role within cognitive systems (Bhatnagar et al., 2018).

Building on these foundations, scholars have increasingly focused on generative AI, which is defined by Feuerriegel et al. (2023, p. 111) as "computational techniques that are capable of generating seemingly new, meaningful content such as text, images, or audio from training data." Within advertising, these definitional nuances carry significant implications. While generative AI demonstrates technological potential and is gaining attention, its use must be carefully managed due to possible effects on consumer perception, cultural sensitivity, and the wider marketing environment (Gupta et al., 2024).

AI adoption in Ghana is gradually rising, however, questions remain regarding consumer perception, trust, authenticity, and cultural relevance, particularly when AI-generated content replaces human creativity. Understanding how consumers interpret and respond to AI-generated

versus human-created advertising is thus an important step in evaluating the role of AI in modern marketing strategies.

2.4.2 Advertising in Ghana

Ginn Bonsu Assibey et al., 2021 provides a historical analysis of advertising in Ghana, a topic with limited existing literature. Using a qualitative approach, the study examines the evolution of message execution tactics in print and television commercials from the mid-20th century to 2021. The study was motivated by the scarcity of streamlined historical accounts and critical content assessments of advertising in Ghana. The paper frames its analysis within an evolved definition of advertising as a paid, non-personal form of persuasive communication that uses mass and interactive media to connect sponsors with target audiences (Ginn Bonsu Assibey et al., 2021).

The research employed a qualitative content analysis of advertisements spanning from the 1960s to 2021. The sample included 20 print/online advertisements and 20 television commercials, which were selected randomly from newspapers, online news portals, and e-commerce websites. The analysis was guided by a theoretical framework focused on the Unique Selling Proposition (USP) and its creative execution, utilizing the message execution classifications of Belch and Belch (2007) and Wells et al. (2006). These classifications include tactics such as demonstration, slice of life, testimonials, and problem-solution.

The analysis reveals a clear evolution in Ghanaian advertising tactics:

1. Early Print Era (1950s-1980s): Advertisements in newspapers and magazines were characterized by long, narrative copy that relied on logical or emotional appeals

2. Visuals were typically realistic, hand-drawn, black-and-white images reflecting daily life.
3. Emergence of Television (1960s onwards): Early TV commercials were straightforward and often dramatic, frequently employing celebrity endorsements with well-known actors from local Akan Drama productions.
4. Common execution styles included "slice of life" (depicting real-life problems and solutions), testimonials and demonstrations.
5. The Rise of the "Big Idea" (Early 2000s): The influence of modern advertising agencies introduced the concept of the "Big Idea"
6. Digital and Regulatory Era: The proliferation of online, social media, and e-commerce platforms has changed the delivery channels for advertising, but the fundamental execution styles (straightforward, demonstration, allegory) have remained consistent.

The study not only establishes the historical trajectory of creative strategy but also highlights the consistency in how ads are carried out, even with advances in technology. For the present research, which compares consumer perceptions of AI-generated versus human-created advertisements, the findings indicate that Ghanaian audiences are familiar with creative conventions that have remained relatively consistent over time. This raises questions about whether AI-generated advertising, particularly if it introduces unfamiliar styles, will be received as authentic or disruptive within this established communicative tradition.

2.4.3 Incorporating AI in Advertising

A growing body of research has begun to interrogate how consumers respond to the use of artificial intelligence in advertising, with particular attention to the perceived origin of an ad. Horgby and

Galizzi (2024) provide one of the most direct examinations of how consumer perceptions are shaped by the believed origin of an advertisement. Their experimental study isolates the effect of labeling an ad as "AI-generated" versus "human-made," demonstrating that consumer beliefs about ad origin significantly alter responses across customer satisfaction, ad evaluation, and word of mouth. Ads created by AI consistently underperformed, with consumer anxiety emerging as a key mediator (Horgby & Galizzi, 2024). The study also shows that people's openness to AI-generated ads depends a lot on things like their attitude toward AI, their personality, and even their age or background.

Beyond origin effects, scholars have also examined how the use of AI intersects with creativity in advertising. Vakratsas and Wang (2021) argue that AI is flexible enough to support the generation of creative advertising ideas in an automated manner or through collaboration with human input, pointing to the potential for efficiency and scale in ad production. Complementing this, Campbell et al. (2020) constructed a framework for understanding consumer responses to AI-manipulated advertisements, highlighting how perceptions of verisimilitude and creativity play a central role. Their work suggests that while AI may enhance perceptions of intelligence or novelty in ads, it can also provoke unease or reduce perceived authenticity, thereby shaping consumer trust and engagement.

The findings suggest that the perceived creator of an advertisement, rather than its actual quality or design, is central to consumer evaluation. The study found that ads labelled as AI-generated tend to make people feel more anxious, and this anxiety went on to reduce their overall response to the ads (Horgby & Galizzi, 2024). The study also found that certain factors shaped people's attitudes toward AI. Personality traits like Agreeableness and Openness helped soften negative

perceptions, while demographics showed that older and more educated respondents were less hostile to AI-generated ads than might have been expected (Horgby & Galizzi, 2024).

As discussed in Ginn, Bonsu & Assibey (2021), Ghanaian audiences are accustomed to stable human-centered storytelling, introducing AI-generated content may therefore bring heightened skepticism. This points to the need for research such as the present study into how Ghanaian consumers specifically interpret and respond to AI-generated versus human-created advertising. Consumers in Ghana may perceive AI-generated content as more efficient due to its tailored nature. However, the emotional resonance often attributed to human touch remains a critical factor in consumer engagement. Studies suggest that while AI can enhance efficiency, human creativity often fosters deeper connections with audiences (Chinasa T. Okolo, 2023).

2.4.4 Generative AI versus Human-Centered Advertising

The rise of generative AI has introduced a shift in advertising, challenging traditional human-centered approaches that have historically shaped consumer perceptions. Human-centered advertising in Ghana, as written by Ginn Bonsu Assibey et al. (2021), has relied on stable creative conventions, including slice-of-life narratives, demonstrations, testimonials, and the “Big Idea” approach. These strategies emphasize emotional appeal and relatable storytelling that helps foster consumer trust and engagement. On the other hand, generative AI uses computational algorithms to produce content text, images, and interactive experiences at scale and with high levels of personalization (Horgby & Galizzi, 2024; Mogaji & Jain, 2024). The main difference here is in the origin and creative process: human-generated content is grounded in lived experiences and

cultural nuance, whereas AI-generated content is algorithmically constructed, potentially impacting perceived authenticity.

Ethical and governance issues also set the two approaches apart. AI-generated advertising raises concerns about bias, misinformation, over-reliance, and privacy, making strong transparency and regulatory frameworks essential (Radanliev, 2025). Human-created advertising, though less vulnerable to such systemic risks, faces its own limits in terms of resource demands and scalability.

2.4.5 Consumer Perception of AI-Generated Ads

As AI-driven advertising becomes more common, understanding its psychological impact on consumers is important, especially in contexts where digital adoption is rapidly growing. Recent research shows that perceived origin, authenticity, and consumer trust are central to engagement with AI-generated content (Horgby & Galizzi, 2024; Wahid et al., 2023). Wahid et al., 2023 notes that customers tend to view human-made products as having higher authenticity than machine-made ones. Wahid et al., 2023 continues that customers who value authenticity may react negatively to AI-generated content due to its perceived low authenticity, which in turn can reduce customer engagement. Consumers' perceptions of AI in advertising are shaped by factors such as transparency, trust, and perceived value.

2.4.5.1 Brand Trust

Trust is critical because it directly influences consumers' willingness to engage with an advertisement and consider the advertised product or service (Lycca et al., 2025). According to recent studies, individuals' attitudes towards AI technology and their willingness to interact with

such systems are strongly shaped by their level of trust (Almogren et al., 2024). For instance, research on AI-powered virtual assistants in e-commerce environments demonstrates that consumers' adoption decisions are significantly influenced by trust, with positive perceptions of reliability and responsiveness increasing their likelihood of engagement (Almogren et al., 2024). In addition to trust, factors such as system dependability and the quality of feedback play a critical role in shaping technology adoption. When users perceive AI systems to be accurate, dependable, and sensitive to their needs, they are more likely to accept and integrate them into their lives.

2.4.5.2 Customer Attitudes

Customer attitude in advertising is influenced by factors such as message clarity, emotional appeal, personalization, and perceived authenticity (Kothari et al., 2025). Studies have shown that AI can enhance customer attitudes towards a brand by delivering relevant messages tailored to individual preferences and behaviors (Chatterjee et al., 2022). However, despite these advantages, some consumers express skepticism toward AI-generated content due to concerns about authenticity and emotional depth. Human-created advertisements, on the other hand, are often perceived as more emotionally resonant and trustworthy. They tend to reflect cultural nuances, storytelling techniques, and creative intuition that AI may struggle to replicate. Research by Lee & Kim (2021) suggests that ads crafted by humans are more likely to evoke emotional responses and build brand loyalty, which are key drivers of customer attitudes.

Understanding these dynamics is essential for marketers to balance technological innovation with emotional connection in their campaigns.

CHAPTER THREE

METHODOLOGY

3.0 INTRODUCTION

This chapter presents the methodological framework guiding the study. It details the selected research paradigm, its philosophical foundations, the overall approach, and the specific design adopted for the analysis. The chapter also explains the strategies for sampling, data collection, ethical considerations, trustworthiness, and data analysis. Each methodological decision is justified to align with the study's objectives of evaluating consumer perceptions of AI-generated versus human created advertisements in Ghana.

3.1 RESEARCH PARADIGM AND PHILOSOPHICAL ASSUMPTIONS

Every research endeavour is grounded in a set of philosophical assumptions that shape how the researcher views reality, knowledge, and the process of inquiry (Lincoln & Guba, 1985; Creswell & Poth, 2018). These assumptions (ontological, epistemological, axiological, and methodological) form the intellectual foundation on which research paradigms are constructed, and they inform the overall research design and justify the use of a research approach. For this study, which evaluates consumers' perceptions of AI-generated versus Human-created advertisements in Ghana, it is important to state the paradigmatic stance of the study and its corresponding philosophical assumptions as they provide the interpretive lens through which the research problem is understood.

3.1.1 Research Paradigm

This study is anchored in the Positivist paradigm, which is widely associated with quantitative research. Positivism is historically characterised by a shift away from truths determined by authority or decree (such as royalty or social elites) toward the pursuit of objective, evidence-based truth through systematic experimentation (Park et al., 2020). This aligns with the present study, which seeks to evaluate consumer perceptions of AI-generated versus human-created advertisements in Ghana using measurable constructs.

According to Park et al. (2020, p.690) “A primary goal of positivist inquiry is to generate explanatory associations or causal relationships that ultimately lead to prediction and control of the phenomena in question." With this study, positivism enables the researcher to examine relationships or associations between the type of advertisement (independent variable: AI-generated or human-created) and consumer perceptions (dependent variables: trust, perceived usefulness, attitude, and customer satisfaction). The dependent variables in this study under consumer perception i.e. consumer trust, perceived usefulness, etc. reflect the outcomes of interest that can be measured but not manipulated which is tied to the positivist view (Park et al., 2020). The independent variable i.e. the type of advertisement (AI-generated vs human-created) is varied to observe its effect on consumer perceptions. This establishes the relationship central to the positivist paradigm, where changes in the independent variable are expected to correspond to measurable changes in the dependent variables.

Finally, positivism requires objectivity, which is the absence of bias from researcher influence, design flaws in experimental design, or outliers in data (Park et al., 2020). This study applies statistical analysis to determine the significance of observed differences between responses to AI-

generated and human-created advertisements. By grounding the research in positivism, the study ensures that its conclusions about consumer perceptions are reliable and generalisable to broader Ghanaian audiences.

3.1.2 Ontology of the Positivist Paradigm

Ontology refers to assumptions about the nature of reality and what exists to be studied (Creswell, 2007). The positivist paradigm assumes that a single tangible reality exists, one that can be understood, identified, and measured (Park et al., 2020). In the context of this study, that reality is expressed through consumer perceptions of advertisements, whether AI-generated or human-created. These perceptions including trust, perceived usefulness and perceived creativity and originality are treated as observable and measurable outcomes and not subjective.

According to Park et al. (2020), causal inferences within the positivist ontological paradigm rely on three main conditions:

- Temporal precedence – For X to cause Y, X must precede Y in time (Park et al., 2020). In this study, the independent variable (advertisement type: AI-generated vs. human-created) is presented first, followed by measurement of consumer perceptions.
- Association – X and Y must be correlated (Park et al., 2020). Here, the expectation is that the type of advertisement will be statistically associated with outcomes such as trust or customer satisfaction.
- Lack of confounders – No other factors besides the identified independent variable should account for the outcome (Park et al., 2020).

Therefore, the positivist ontology frames consumer perceptions as part of an objective reality that can be causally explained. This aligns with the study's quasi-experimental design, which seeks to measure and predict the effect of AI-generated versus human-created banking advertisement on consumer trust within the Ghanaian context.

3.1.3 Epistemology of the Positivist Paradigm

Within the positivist paradigm, the nature of knowledge (Epistemology) is assumed to be objective, observable, and value-free (Park et al., 2020). Positivists argue that knowledge can and must be developed without the values, biases, or interpretations of researchers or participants influencing its construction (Park et al., 2020). To achieve such objectivity, the positivist paradigm uses dualism and separation between researcher and participant. This separation ensures that findings are not shaped by personal judgments or social interactions but are strictly from systematic measurement and analysis (Park et al., 2020). In the context of this study, this principle is upheld by exposing participants to bank advertisements (AI-generated versus human-created) and then collecting their responses through a survey. The researcher does not interfere with, or interpret, the participants' perceptions during the process. This strengthens the reliability of the findings and aligns them with the positivist commitment to producing valid, generalisable insights about the causal impact of advertisement type on consumer attitudes.

3.1.4 Axiology of the Positivist Paradigm

Axiology concerns the role of values in research, and within qualitative inquiry, it is widely accepted that research is value-laden rather than value-free (Pretorius, 2024). In the positivist paradigm, the values that guide the research process are rooted in objectivity and neutrality.

Positivism dismisses the role of individuals' subjective experiences and values whether those of participants or researchers considering them unimportant for the development of scientific knowledge (Park et al., 2020). This requires researchers to remain detached, avoiding personal influence during both the design and execution of the study.

Applied to this research, the axiology of positivism means that the researcher does not interfere with or shape participants' perceptions during the quasi-experiment. Instead, participants' exposure to AI-generated versus human-created bank advertisements is standardized across the study, and responses are collected using structured instruments without interpretive input from the researcher. This ensures that differences in outcomes, such as trust and customer satisfaction, can be attributed to the type of advertisement rather than the researcher's influence.

3.2 RESEARCH APPROACH

This study employs a quantitative research approach, consistent with its foundation in the positivist paradigm. The purpose of using a quantitative design is to objectively measure consumer trust of AI-generated versus human-created bank advertisements in Ghana and to establish whether causal relationships exist between advertisement type (independent variable) and outcomes such as trust and customer attitudes (dependent variables). Since the study focuses primarily on the effect of an intervention (type of advertisement) on measurable outcomes, a purely quantitative approach was employed. According to Creswell and Creswell (2017), quantitative research is appropriate when the goal is to test causal relationships, measure variables precisely and allow for generalisability of findings. The results of this study are expected to be broadly relevant to advertising

professionals, marketers, and policymakers seeking to understand the implications of AI-driven content on consumer behaviour in Ghana.

3.3 RESEARCH DESIGN

This study adopts a quasi-experimental design (QED**)** to investigate consumer trust of AI-generated versus human-created bank advertisements in Ghana. Quasi-experiments, which first gained prominence in social science research (Campbell & Stanley, 2015), provide a structured approach to examining cause-effect relationships where randomisation is not feasible. According to Handley et al. (2021), QEDs include a range of non-randomised or partially randomised pre–post intervention studies that are particularly useful in applied research settings where ethical or logistical constraints prevent full random allocation.

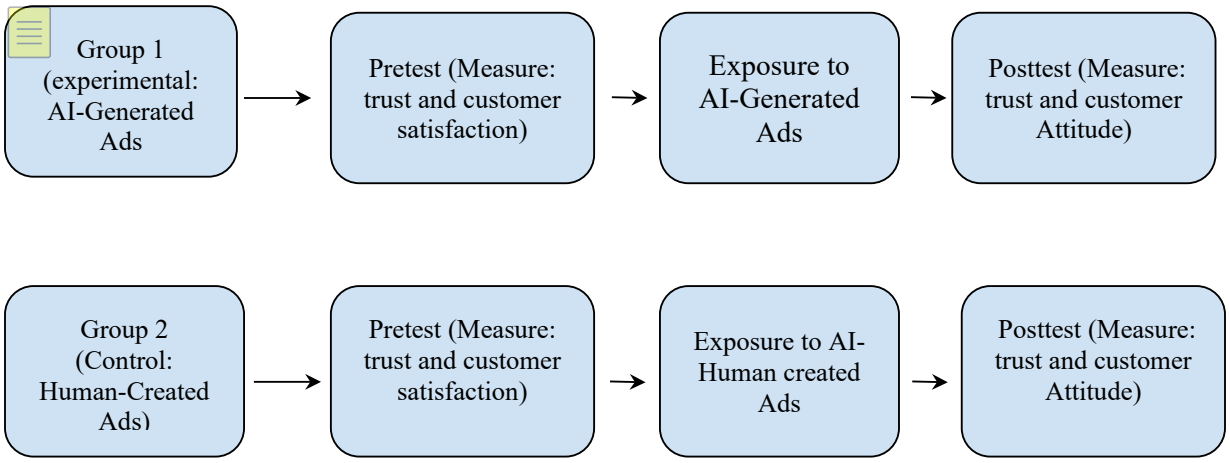
3.3.1 Pre-test Post test Non-equivalent Control Group Design

The type of QED that was used in this study is the Pre-test -Post test comparison study with a non-equivalent control group, which is considered the most straightforward intervention design (Handley et al., 2021). While control (experimental) participants are selected to resemble the intervention participants, they are not identical; thus, the term "non-equivalent" shows that inherent differences between groups may exist (Campbell & Stanley, 2015; Handley et al., 2021). In this design, both groups will be administered a pretest survey measuring trust. The experimental group will then be exposed to AI-generated advertisements, while the control group will view human-created advertisements. Following exposure, both groups will complete a post-test survey measuring the same constructs.

This design was considered appropriate for three reasons. First, it allowed for the measurement of temporal change in consumer perceptions before and after advertisement exposure, satisfying the principle of temporal precedence. Second, it permitted the detection of associations between advertisement type and consumer perceptions. Third, by matching groups demographically, it reduced but did not eliminate possible confounding variables. While the groups are non-equivalent, efforts to ensure similarity enhanced internal validity, allowing the study to infer meaningful relationships between the type of advertisement and observed outcomes.

This design increases the likelihood of attributing observed changes in consumer trust to the type of advertisement, while still being practical to implement in a real-world setting. The inclusion of both pre-test and post-test data strengthens internal validity by ensuring that observed differences are due to the intervention rather than pre-existing differences between groups. However, a limitation is that groups are not perfectly equivalent, raising the possibility of unmeasured variables. Additionally, participants' responses may be influenced by factors such as prior attitudes towards bank advertising, personal scepticism toward AI or preference for human created advertisements.

Figure 3: QED Pretest–Post-test Non-equivalent Control Group Design



Source: Author's illustration

3.4 DATA COLLECTION METHODS AND INSTRUMENTATION

Data for this study was collected through a structured survey administered in two phases: a pretest and a post-test (after exposure to advertisements). Participants were divided into two groups: Group A were first exposed to AI-generated advertisements while Group B were exposed to human-created advertisements.

3.4.1 Pretest, Exposure and Post-test

Prior to any advertisement exposure, participants completed a pretest survey designed to capture their baseline perceptions of bank advertisements, trust towards AI- generated or human created ads for banks. The pretest also collected demographic information (age, gender, education, occupation, and region), as well as familiarity with online advertising and artificial intelligence. Pretest responses served as the control measure against which post-exposure changes were

compared. Participants were then exposed to two advertisements in each condition (AI-generated or human-created). To standardise exposure, each advertisement was displayed on screen for a minimum of 5–10 seconds, with full-screen presentation and no option to skip or return to previous items. This ensures that all participants have equal opportunity to process the material. Group A viewed AI-generated ads first, while Group B viewed human-created ads first. In the second phase, the groups switched, with Group A viewing human-created ads and Group B viewing AI-generated ads. Immediately after exposure to each ad set, participants completed a post-test survey assessing their perceptions of trust toward the ads as well as their behavioural intentions.

3.4.2 Rationale for Advertising Stimuli

This study employs two carefully designed ads that are identical in content but differ in their source of creation (see Appendix A). This approach allows for a controlled comparison of consumer responses, isolating the variable of interest the origin of the advertisement while maintaining consistency in message, tone, and product features. The chosen product, the SmartSave Account, is a fictional banking offering designed to reflect common features found in modern savings accounts in Ghana. These include zero monthly fees, mobile banking access, competitive interest rates, and instant account opening. These features were selected because they are relevant and familiar to Ghanaian consumers, appealing across demographics and neutral, minimizing bias in consumer reactions.

By using a product that is simple and widely relatable, the study ensures that participants' trust responses are based on the presentation and perceived source of the ad, rather than the product itself. These ads provide a balanced and realistic representation of how banks might use AI and

human creativity in their marketing efforts. Their use in a quasi-experimental design allows the study to measure differences in trust and attitude towards brands that use such ads.

3.4.3 Data Collection Instrument

Data collection instruments are tools that are used in gathering data to answer a given research question. The primary instrument for data collection in this study was a structured research questionnaire. It comprised closed-ended items designed to capture participants' evaluations of consumer perceptions and overall trust. In addition, the questionnaire included items intended to measure variations in consumer attitudes toward the two advertisement types, enabling the study to determine whether respondents expressed a preference for AI-generated or human-generated banking advertisements. The structured format ensured consistency in responses and facilitated the rigorous comparative analysis central to the study's objectives.

3.4.4 Scales

3.4.4.1 Likert scales

This study employed a Likert-type interval scale to measure participants' post-exposure evaluations of the advertisements, including their attitudes, perceived relevance, engagement, trust, and behavioural intentions. These scales, primarily structured on a five-point response format ranging from Strongly Agree (1) to Strongly Disagree (5), allowed respondents to express varying degrees of agreement, likelihood, or favourability.

3.4.4.2 General Attitudes towards Artificial Intelligence (GAAIS)

To measure participants' overall attitudes towards artificial intelligence, the study adopted the General Attitudes towards Artificial Intelligence Scale (GAAIS) developed by Schepman and Rodway (2020). The GAAIS is a well-validated instrument designed to capture broad emotional and evaluative perceptions of AI technology. Its development involved exploratory and confirmatory factor analyses, which identified two distinct subscales Positive Attitudes towards AI and Negative Attitudes towards AI.

The GAAIS demonstrates strong reliability, convergent validity, and discriminant validity, making it an appropriate measure for research examining responses to AI-related technologies and media.

3.4.5 Reliability and Validity of the Research Instrument

There are a number of scales used in research that ensures that results are beneficial (Sürücü & Maslakci, 2020). Validity refers to the extent to which a concept is accurately measured (Heale & Twycross, 2015). For this study, validity will be ensured by designing surveys that directly measure the intended constructs i.e. trust in advertisements and customer attitudes while avoiding measurement of unrelated constructs.

Reliability relates to the consistency of a measure (Sürücü & Maslakci, 2020). A participant completing an instrument designed to measure a trust should have approximately the same responses if the test is repeated under similar conditions (Heale & Twycross, 2015). While it is not possible to calculate reliability with complete precision, estimates can be achieved through different statistical measures. In this study, reliability will be assessed during the pilot testing of the survey instruments, and adjustments will be made to ensure that the measures consistently

capture consumer perceptions across participants. By ensuring both validity and reliability, this quantitative approach strengthens the robustness of the research findings, enabling them to be generalised to the broader Ghanaian consumer population.

3.5 RESEARCH POPULATION AND SAMPLING

The population for this study comprises digitally active bank account owners in Ghana specifically in urban areas who actively engage with online platforms such as social media, streaming services, and digital news outlets, and who are regularly exposed to online advertising. This group reflects a segment of consumers who are both financially included and digitally literate making them particularly relevant for evaluating perceptions in terms of trust of AI-generated versus human-created banking advertisements.

3.5.1 Sample Size Determination

This study adopts a sample size of 267 participants, calculated with cochran's formula based on a 6% margin of error. This is justified by both practical constraints and methodological considerations. A 6% margin of error still falls within the acceptable range for behavioural and perception-based research, particularly in exploratory studies where the goal is to identify trends rather than produce precise population estimates (Leedy & Ormrod, 2015). Studies in advertising and consumer behaviour often operate within 5–10% margins of error, especially when working with specific subpopulations such as digitally inclined bank account holders in urban Ghana (Antwi & Amponsah, 2021).

Second, the selected sample size of 267 participants is sufficient to detect medium effect sizes with adequate statistical power in quasi-experimental designs. According to Handley et al. (2021), sample sizes above 200 are generally robust for pretest-post-test non-equivalent control group designs, especially when combined with validated instruments and demographic matching. This study's design includes both control and experimental groups, each with approximately 130+ participants, which supports reliable comparative analysis using t-tests and ANOVA.

Third, the literature supports the use of moderate sample sizes in AI-related advertising studies. For example, Horgby & Galizzi (2024) and Sands et al. (2025) conducted similar experiments with sample sizes ranging from 200 to 300 participants, yielding statistically significant insights into consumer trust and ad origin effects. These precedents affirm that a sample of 267 participants is methodologically sound and capable of producing meaningful results.

In conclusion, the chosen sample size of 267 balances statistical rigor and contextual relevance, ensuring the study's findings remain valid, reliable, and supportive of strong inferences within the scope of the study's quasi-experimental design.

3.5.2 Sampling Technique

The study employed a convenience sampling technique, specifically utilizing a snowball sampling approach, to recruit participants for an online survey. This method was selected due to its efficiency in reaching a broad and diverse population of internet users and students across Ghana. Initially, participants were recruited from accessible social and academic networks, and these

individuals were then encouraged to share the survey link with their acquaintances, thereby expanding the participant pool organically.

No strict demographic criteria were imposed during recruitment, allowing for a varied sample in terms of age, educational background, and digital exposure. This approach was particularly effective in capturing a wide spectrum of consumer perspectives on banking advertisements, especially in the context of AI-generated versus human-created content. However, it is acknowledged that this method may introduce sampling bias, as participants are likely to be drawn from similar social or professional circles. The survey was conducted over two weeks, from October 27th to November 14th, using digital platforms to facilitate participation.

3.6 DATA ANALYSIS PROCEDURE

Data collected from participants was be analyzed using both descriptive and inferential statistics. Descriptive statistics such as frequencies, percentages, means, and standard deviations were be used to summarize demographic characteristics and general trends in consumer trust levels. To test the research hypothesis and compare trust in AI-generated versus human-created banking advertisements, independent samples t-tests or ANOVA were employed. Additionally, cross-tabulations and chi-square tests were used to examine relationships between categorical variables such as age group, gender, and type of banking service. All analyses were conducted using Stata, with significance levels set at $p < 0.05$.

3.7 ETHICAL CONSIDERATION

A key ethical requirement is informed consent, which ensures that participants are fully informed about the purpose, nature, and procedures of the research before agreeing to take part. In this study, consent was be sought through a text that provided sufficient detail for respondents to make an informed decision. This safeguards participants from harm and protects the researcher from potential claims of misconduct or invalidity. The researcher's ethical duty also includes protecting data from unauthorised access, use, disclosure, modification, loss, or theft. Participants were assured that their responses will be used strictly for academic purposes, and that their identities will remain anonymous. No personal names appeared in any report, and all data was securely handled and not disclosed to third parties. Finally, this study complied with the ethical guidelines of the University of Media, Arts and Communications (UniMAC-IJ), strictly adhering to its code of conduct. All sources consulted and cited in the research have been properly acknowledged to avoid issues of plagiarism.

3.8 CHAPTER SUMMARY

This chapter outlined the methodological framework employed to evaluate consumer trust in AI-generated versus human-created banking advertisements in Ghana. The study adopted a quantitative, quasi-experimental survey design. The target population consisted of digitally inclined bank account owners, primarily within urban Ghana, with Accra chosen as the focal area due to its high digital penetration and active consumer markets.

Details of the sampling strategy, participant selection, instrumentation, and procedures for data collection were presented. Consumer trust, the primary dependent variable, was measured using validated Likert-scale items. Data collection was conducted through structured online surveys to

ensure accessibility to the digitally active population. The analytical plan included descriptive and inferential statistical techniques, with t-tests, logistic regression, and two-way ANOVA applied to test the research questions and hypotheses.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF FINDINGS

4.0 CHAPTER OVERVIEW

This chapter presents the analysis of the data collected for this study. The purpose of the analysis is to address the study's aim of determining how consumers perceive and respond to banking advertisements created by artificial intelligence (AI) compared with those produced by human designers. The chapter begins with a description of the data preparation processes undertaken before analysis, followed by descriptive statistics on participants' demographic characteristics and baseline attitudes. Subsequent sections present the manipulation check, reliability analysis, inferential statistics and results relating to each research objective.

4.2 DATA PREPARATION AND SCREENING

Prior to conducting the main statistical analyses, several steps were taken to prepare and screen the dataset for accuracy and suitability for analysis. All completed questionnaire responses were exported from the online survey platform into Stata for processing. The dataset was examined for missing values, inconsistent responses, and patterns of non-engagement.

A total of 270 questionnaires were completed and retrieved from respondents. After data cleaning, 3 cases were removed due to straight-lining and inconsistent response patterns. This resulted in 267 valid responses, which met the estimated sample size and were deemed suitable for the main statistical analyses. For the remaining dataset, there were no missing values.

All Likert-scale items were coded on a 1–7 scale, where 1 = Strongly Disagree and 7 = Strongly Agree. Categorical variables such as gender, education level, prior exposure to AI-generated

advertisements, and perceived creator of the ad were coded using numerical labels for analysis. Participants were assigned to groups based on the advertisement set they viewed: A= AI-generated advertisement, B= Human-created advertisement**.** This coding structure was also used later in moderation and between-group analyses.

4.2 BACKGROUND AND DEMOGRAPHIC PROFILE OF RESPONDENTS

A total of 267 respondents participated in the study, comprising 133 participants exposed to the human-created advertisement (Test Group B) and 134 participants exposed to the AI-generated advertisement (Test Group A). The demographic characteristics of respondents in each group are presented in Table 2.

Table 2: Background Information of Respondents

Variable	Categories	Frequency (%)	
		Test Group B	**Test Group A**
Gender	Female	72 (54.14)	83 (61.94)
	Male	58 (43.61)	51 (38.06)
	Prefer not to say	3 (2.26)	3 (2.26)
Age Group	18-24 years	13 (9.77)	18 (13.43)
	25-34 years	76 (54.89)	76 (56.72)
	35-44 years	33 (24.81)	38 (28.36)
	45-54 years	12 (9.02)	2 (1.49)
	55-64 years	2 (1.50)	-
Highest Level of Education	Masters	1(0.75)	-
	Postgraduate	49 (36.84)	68 (50.75)
	Secondary	6 (4.51)	3 (2.24)
	Tertiary (Bachelor)	77 (57.89)	63 (47.01)

Source: Field Survey Data, 2025 Test Group B (N=133) Test Group A (N=134)

In the human-created advertisement group, the majority of respondents were female (54.14%), followed by males (43.61%) and a small proportion who preferred not to disclose their gender (2.26%). A similar pattern was observed in the AI-generated advertisement group, where females constituted 61.94%, males 38.06%, and 2.26% preferred not to state their gender. Overall, both samples were predominantly female, which is consistent with online survey participation trends in Ghana.

Respondents ranged from 18 to 64 years. For the human-created advertisement group, the largest age category was 25–34 years (54.89%), followed by 35–44 years (24.81%), 18–24 years (9.77%), 45–54 years (9.02%), and 55–64 years (1.50%). The AI-generated advertisement group showed a comparable pattern, dominated by respondents aged 25–34 years (56.72%), followed by those aged 35–44 years (28.36%) and 18–24 years (13.43%). Only 1.49% were between 45–54 years, and none were aged 55 or older. These distributions reflect the youthful demographic structure of Ghana's digitally active population.

Educational attainment was generally high across both groups. In the human-created advertisement condition, 57.89% held a bachelor's degree, 36.84% had postgraduate qualifications, and 4.51% had completed secondary education. The AI-generated advertisement group was similarly educated: 47.01% held bachelor's degrees, 50.75% had postgraduate qualifications, and 2.24% had secondary-level education. This indicates that most participants possessed tertiary-level education, positioning them as individuals capable of critically evaluating advertising content and technology-related concepts.

4.3 DESCRIPTIVE ANALYSIS: BASELINE ATTITUDE TOWARDS ADVERTISEMENTS

4.3.1 Pre-Testing for AI-Generated vs Human-Created Banking Advertisements

Pre-testing plays a critical role in refining advertising strategies before full-scale implementation. For this study, pre-testing was conducted to assess baseline attitudes, familiarity with online advertising, and openness to AI-generated content. The pre-test focused on key constructs aligned with the research objectives and theoretical frameworks, such as the Theory of Planned Behavior (TPB). Specifically, respondents were asked about their general trust in online advertisements, perceived usefulness in purchase decisions, ease of understanding, comfort with companies using AI in advertising, and subjective norms regarding approval of advertised products. These measures provide insights into initial consumer perceptions and help identify potential barriers or facilitators to trust in AI-generated advertising.

4.3.3 Familiarity with Artificial Intelligence

Respondents in both experimental conditions reported high familiarity with the concept of AI. In the AI group, 78.36% selected they were very familiar or familiar with AI, while the human group showed a nearly identical pattern, with 75.19% selecting these same high familiarity levels. Lower familiarity ratings (Somewhat Familiar and not at all) were chosen by only a small minority across both groups, approximately 12% –13%. This suggests that AI is a familiar concept among Ghanaian consumers.

4.3.4 Ease of Understanding Online Advertisements

Results from the survey showed that respondents generally do not strongly agree that online ads are easy to understand, they lean toward neutrality or mild agreement that ads are understandable.

Given the distribution 57.46% at agreeing to understanding ads easily online in the AI group and 56.39% in the human group, participants report moderate perceived ease of understanding, with many neither strongly endorsing nor strongly rejecting ease of understanding. These results suggest that many consumers experience some level of difficulty interpreting online advertisements, regardless of prior exposure or ad format.

4.3.4 General Trust in Online Advertising

Trust in online advertisements was modest across the full sample. The majority of respondents in both groups selected ratings Strongly Trust and Trust with 70.14% of the AI group and 65.41% of the human group falling within this range. These findings suggest that participants approach online advertising with some trust, which may influence subsequent trust evaluations of the banking advertisements used in the experiment.

4.3.5 Perceived Usefulness of Online Advertisements

Respondents generally rated online advertisements as only moderately useful. In the AI group, 54.48% selected ‘Agree’, while 48.87% in the human group did the same. Moderate usefulness was also reported by a substantial proportion in both groups (approximately 20% – 25%). Very few participants rated online ads as not useful.

4.4 IDENTIFICATION OF AD ORIGIN

Table 3 shows that most participants exposed to the AI-generated advertisement (52.24%) correctly identified its origin, while 26.12% misattributed it to a human designer and 21.64% were unsure. For the human-created advertisement, only 33.83% correctly recognized its origin,

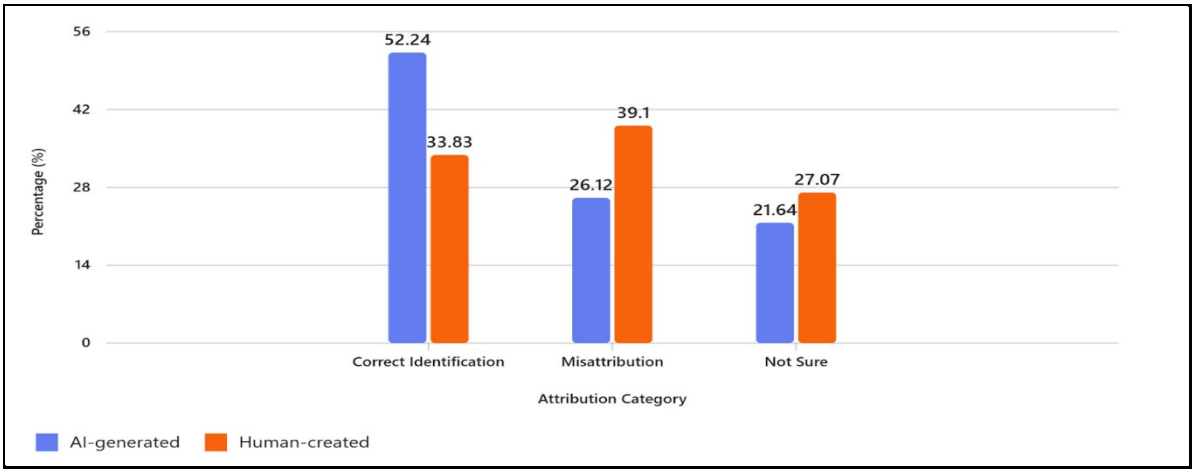
whereas 39.10% believed it was AI-generated and 27.07% were unsure. These results indicate that attribution accuracy was generally low for human-created ads compared to AI-generated ads, with a substantial proportion of participants expressing uncertainty in both cases.

Table 3: Respondents ability to correctly identify ad source

Correct attribution of Ad source	***Group A***	***Group B***
Correct attribution	52.24%	33.83%
Misattribution	33.83%	39.10%
Not Sure	21.64%	27.07%

Source: Field Survey Data, 2025

Figure 6: Respondents Ability to Correctly Identify Ad Source



Source: Authors' illustration generated with M365 Copilot

These descriptive findings suggest that participants demonstrated higher accuracy in identifying the AI-generated ad compared to the human-created one. However, uncertainty remained notable across both groups. Even though the descriptive statistics show more confusion for the human-

created advertisement, the difference between groups was not large enough to reach statistical significance. These findings highlight the growing difficulty consumers face in distinguishing between AI-generated and human-created content in banking advertising.

In reference to table 3 and figure 6, although participants were better able to identify AI-generated ads, the difference between groups was not significant, suggesting that distinguishing between AI and human-created content remains challenging for consumers. These findings highlight a greater level of confusion when evaluating human-created content, with misattribution to AI being more prevalent than correct identification. This pattern suggests that the visual features of AI-generated designs may increasingly resemble human-created ads reducing consumers' ability to differentiate between the two.

4.5 VALIDITY AND RELIABILITY ASSESSMENT

Across both the AI and human conditions, the reliability analysis demonstrated that the three principal constructs: trust, Ad attitude norms, and Engagement credibility, showed strong internal consistency. Cronbach's alpha values ranged from 0.74 to 0.92 across groups, indicating that respondents interpreted the items within each construct in a coherent and internally consistent manner. Composite Reliability (CR) values were similarly robust, exceeding the recommended threshold of 0.70 for all constructs. These results collectively indicate that consumers in both groups formed stable and consistent evaluations when responding to the survey items. Convergent validity, assessed through the Average Variance Extracted (AVE), was strong for the trust and Engagement credibility constructs in both groups, demonstrating that the items effectively captured the underlying psychological dimensions they were designed to measure. The

Ad attitude norms construct yielded slightly lower AVE values (0.40–0.44), suggesting that although the items reliably measured a common construct, the variance shared among these items was somewhat less concentrated.

Factor analysis further reinforced the structural validity of the measures. In both the AI- and human-generated advertisement groups, items loaded clearly and consistently onto three interpretable factors representing behavioral trust intentions, evaluative attitudes and normative perceptions, and engagement with perceived credibility. This indicates that consumers' responses were organized around similar psychological dimensions regardless of whether the advertisement was generated by AI or by a human designer.

Table 4: Reliability and Convergent Validity Table (AI vs. Human Groups)

Construct	Items	Cronbach's α (AI)	Cronbach's α (Human)	CR (AI)	CR (Human)	AVE (AI)	AVE (Human)
Trust	5	0.92	0.90	0.87	0.87	0.57	0.57
Ad attitude norms	5	0.76	0.74	0.79	0.76	0.44	0.40
Engagement credibility	5	0.90	0.87	0.85	0.83	0.54	0.50

Source: Analysis of Field Data, 2025

The strong Kaiser–Meyer–Olkin values (>0.89) and statistically significant Bartlett's tests ($p < .001$) confirmed that the data were well-suited for factor analysis and that the correlations among items were sufficient for identifying the underlying constructs. These findings collectively demonstrate that the measurement model is both statistically sound and theoretically coherent

within the Ghanaian context.

4.6 CONSUMER ATTITUDES TOWARD AI-GENERATED AND HUMAN-CREATED BANKING ADVERTISEMENTS

This section presents the mean scores for the core constructs trust in claims, ad relevance, engagement, information accuracy, and behavioural intentions. These measures address Objective Two, which evaluates consumer attitudes toward AI-generated versus human-created banking advertisements in Ghana. Descriptive statistics were computed to summarize central tendencies and variability for each construct within the two experimental groups.

Table 5: Descriptive Statistics for Post-Exposure Attitudes Towards Ads

	Group A		**Group B**	
Variable	**Mean**	**Std.dev**	**Mean**	**Std.dev**
Trust Claims	3.067669	1.268473	2.9477621	1.264419
Relevance of Ad	2.864662	.9517285	2.671642	.8651665
Engagement	3.233083	1.079332	3.08209	1.062332
Information Accuracy	2.646617	.8545377	2.791045	.9100494
Persuasiveness of AD	3.285714	1.138656	3.328358	1.108926

Source: Analysis of Field Data, 2025 Test Group A (N=134) Test Group B (N=133)

The descriptive statistics indicate similar patterns of attitudes across the two experimental groups, with minor differences. Trust in claims was slightly higher for the AI-generated ad (M = 3.07) than the human-created ad (M = 2.95), suggesting a marginally greater perceived reliability for AI

content. Ad relevance and engagement were rated slightly higher for the AI-generated ad (M = 2.86 and 3.23, respectively) compared to the human ad (M = 2.67 and 3.08). Interestingly, information accuracy was rated slightly higher for the human-created ad (M = 2.79) than for the AI ad (M = 2.65), indicating that participants may perceive human-designed content as marginally more factually precise.

Persuasiveness showed little difference between groups, with both ads receiving mean ratings around 3.3, reflecting moderate agreement on the persuasive nature of the advertisements. Overall, the data suggest that participants' attitudes toward AI-generated and human-created banking advertisements were largely comparable, with minor variations across specific constructs. These findings provide preliminary evidence that, while AI-generated advertisements are generally well-received, human-created ads may retain an edge in perceived informational accuracy.

To evaluate whether consumers' attitudes differed significantly between AI-generated and human-created banking advertisements, an independent sample t-test was conducted (see Table 5). The analysis compared the mean attitude scores of participants exposed to the AI-generated advertisement (Group A, N = 134) and the human-created advertisement (Group B, N = 133). For the AI-generated advertisement, trust-related evaluations were moderate, with trust in claims (M = 2.95, SD = 1.26) and information accuracy (M = 2.79, SD = 0.91) rated slightly below the midpoint of the 5-point scale, indicating cautious confidence in the ad's credibility. Ad relevance (M = 2.67, SD = 0.87) was similarly low, suggesting limited perceived contextual fit. However, engagement scored higher (M = 3.08, SD = 1.06), reflecting reasonable involvement despite informational concerns. Behavioural intentions were moderately positive, with willingness to try

the product (M = 3.31, SD = 1.22), perceived persuasiveness (M = 3.33, SD = 1.11), and intention to recommend (M = 3.08, SD = 1.17) all above the midpoint, suggesting that while trust was not strongly positive, it did not inhibit downstream behavioural responses.

Table 6: Independent Samples t-test Across Test Group A & B

Group	Obs	Mean	Std. Err	Std. Dev	95% CI
AI Ad	134	2.999983	0.0325596	0.3760949	[2.926581, 3.055384]
Human Ad	133	2.985798	0.0346652	0.3997786	[2.917227, 3.054369]
Combined		2.9884	0.0237296	0.3877448	[2.941678, 3.035122]
Difference		0.0051848	0.0475479		[-0.088435, 0.0988045]
	t = 0.1090, df = 265, p = 0.9133 (two-tailed)				

Source: Analysis of Field Data, 2025

In contrast, the human-created advertisement generated slightly stronger attitudes across most constructs. Trust in claims (M = 3.07, SD = 1.27) and engagement (M = 3.23, SD = 1.08) were higher than in the AI condition, indicating greater perceived credibility and involvement. Ad relevance (M = 2.86, SD = 0.95) and information accuracy (M = 2.65, SD = 0.85) remained below the midpoint, like the AI group, suggesting that informational clarity was a challenge for both ad types. Behavioural intentions were comparable, with try product (M = 3.05, SD = 1.22), persuasiveness (M = 3.29, SD = 1.14), and recommendation (M = 3.05, SD = 1.23) all moderately positive, while purchase intention (M = 2.97, SD = 1.19) indicated cautious optimism toward actual buying behaviour.

The combined mean across both groups was 2.9884 (SD = 0.3877), reflecting a moderate overall attitude toward banking advertisements. Descriptive analysis of sub-constructs (trust in claims, ad relevance, engagement, information accuracy, and persuasiveness) showed minor variations, with AI-generated ads rated slightly higher for trust, relevance, and engagement, while human-created ads were rated slightly higher for perceived information accuracy. Persuasiveness was comparable across groups.

The independent samples t-test assumed equal variances. These results indicate no statistically significant difference in attitudes between participants exposed to AI-generated versus human-created advertisements. The findings suggest that, on average, consumers evaluated AI-generated and human-created banking advertisements similarly. Although descriptive statistics indicate slight differences in certain areas (e.g., trust and engagement), these differences were not statistically significant. This result implies that AI-generated content can achieve comparable consumer attitudes to human-created advertising in the context of Ghanaian banking advertisement. However, neither ad type achieved strong ratings for relevance or accuracy, highlighting a critical area for improvement in message clarity and contextual fit.

4.7 DETERMINE THE EFFECT OF AD SOURCE ON CONSUMER BRAND TRUST

A simple linear regression was conducted with trust in the advertisement (trust index) as the dependent variable and AI ad, Human ad as the predictor.

Table 7: Model Summary **N = 267**

Source	***SS***	***df***	***MS***
Model	0.048279674	1	0.048279674
Residual	96.2179732	265	0.363086691
Total	96.2662529	266	0.361903206

	F (1, 265) = 0.13	R-square = 0.0005	Root MSE = 0.60257
	Prob > F = 0.7157	Adjusted R^2 = 0.0033	

Table 8: Regression Results: Effect of Ad Source on Brand Trust N = 267

Variable	Coefficient	Std. err.	t	P>|t|	[95% conf. interval]
A	-.0268943	.0737535	-0.36	-0.716	-.1721117 .1183231
B	3.018301	.0520538	57.98	0.000	2.91581 3.120793

Source: Analysis of Field Data, 2025

The coefficient for advertisement type was negative (β = –0.027) but non-significant (p = .716), meaning that participants who viewed the AI-generated advertisement reported slightly lower trust on average, but this difference is negligible and not statistically reliable. Overall, the findings indicate that there is no meaningful difference in trust between the AI-generated and human-generated banking advertisements.

The results indicate that advertisement type (AI vs Human) did not have a statistically significant effect on trust in the advertised brand. The negative coefficient is small and not significant, suggesting that participants' trust levels were essentially equivalent regardless of whether the advertisement was AI-generated or human-created. The near-zero R^2 further confirms that ad origin explains virtually none of the variance in brand trust. These findings suggest that brand trust is largely independent of the advertisement's production method, emphasizing that other factors, such as ad content quality, relevance, and consumer predispositions, may play a stronger role in shaping trust.

4.8 DISCUSSION OF FINDINGS

4.8.1 Distinguishability of AI and human ads (Objective 1)

Empirical evidence suggests consumers in digitally active markets often struggle to identify whether visuals were produced by generative AI or humans; modern generative models can produce images that are perceptually similar to human-created ads (Kosiba et al., 2018). If consumers cannot reliably detect provenance, production origin becomes a weak cue for immediate ad evaluation (Kosiba et al., 2018).

4.8.2 Attitudinal responses and cultural context (Objective 2)

Attitudinal measures (trust in claims, relevance, engagement, perceived accuracy, persuasiveness) showed only minor, non-significant differences across ad origin. This pattern is consistent with recent industry and academic evidence that consumer responses to AI-generated advertising are becoming more neutral as generative AI becomes normalized in marketing ecosystems (NielsenIQ, 2024; Zhang & Hur, 2025)

4.8.3 Ad origin and brand trust: institutional drivers (Objective 3)

Trust theory locates trust in judgments of competence, integrity and benevolence (Rousseau et al., 1998), yet the present results show no significant effect of ad origin on brand trust. This divergence is explained by the banking sector's reliance on institutional cues regulatory standing, reputational history and prior service experience which typically outweigh single-message attributes when consumers form trust judgments. In other words, institutional reputation and prior experience act as stronger anchors for brand trust than the technical provenance of an individual advertisement

4.8.4 Variation in trust effects (Objective 4)

Minimal variation in trust responses across AI and human ads suggests convergence in perceived professionalism and competence. When AI-generated creative meets sectoral expectations for clarity and accuracy, consumers do not systematically penalize it relative to human-created content; this convergence is documented in recent experimental work on realistic AI-generated advertising visuals (Berkeley et al., 2024).

CHAPTER FIVE

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.0 INTRODUCTION

This chapter presents a conclusion and interpretation of the study's key findings. Drawing on the descriptive and inferential analyses presented in Chapter Four, this chapter discusses the implications of the results for theory and practice. The findings are interpreted considering prior research, highlighting areas of alignment, divergence, and contribution to existing knowledge on AI-driven advertising in emerging markets. The chapter also outlines the study's conclusions, practical implications for banking institutions and digital advertisers, and recommendations for future research. Finally, limitations of the study are acknowledged to guide the interpretation and generalisability of the findings.

5.1 Summary of Finding

5.1.1 Distinguishing Advertisement Sources

The analysis revealed that consumers did not meaningfully differentiate between AI-generated and human-created advertisements. No significant variations were observed in perceived trustworthiness, authenticity, or credibility across the two sources. This outcome suggests that AI-generated advertising has become sufficiently assimilated into the communicative environment, such that consumers no longer consciously register its technological origin as a salient factor.

Objective 2: Attitudes Toward Advertisement Sources

Consumer attitudes toward both AI-generated and human-created advertisements were generally neutral to moderately positive, with no statistically significant differences between the two conditions. Evaluations were primarily shaped by the clarity and quality of the message rather than

the mode of production. Notably, concerns frequently associated with AI—such as diminished empathy or mechanistic delivery did not emerge as measurable influences on consumer responses.

5.1.2 Advertisement Source and Brand Trust

The source of the advertisement itself did not exert a significant effect on brand trust. Instead, trust was predominantly determined by consumers' evaluative attitudes toward the advertisement. Advertisements perceived as clear, relevant, and credible elicited higher levels of trust, regardless of whether they were produced by AI or human agents.

5.1.3 Moderating Effect of Advertisement Source

The findings further demonstrated that advertisement source did not moderate the relationship between consumer attitudes and brand trust. The strength and direction of this relationship remained consistent across both AI-generated and human-created advertisements, underscoring that trust formation is contingent upon evaluative responses rather than technological provenance.

Overall Implications

Collectively, these findings underscore that both AI-generated and human-created banking advertisements can foster brand trust. However, the decisive factor lies in consumers' attitudes toward the advertisement itself. Within the Ghanaian context, the perceived quality, relevance, and credibility of advertising content outweigh considerations of production method. This evidence the increasing normalisation of AI-generated content and highlights the imperative for advertisers to prioritise message design and audience resonance over the technological origin of the advertisement.

5.2 CONCLUSION

The comparative analysis of AI-generated and human-created banking advertisements reveals that consumers in Ghana respond similarly to both ad types, in terms of trust, engagement, and behavioural intentions. Although a portion of participants misattributed AI-generated ads to humans, the overall effects on attitudes and trust were negligible. These findings suggest that AI-generated advertising can be effectively integrated into marketing strategies, offering opportunities for personalization, scalability, and creative innovation without undermining consumer trust. Marketers and managers should focus on transparency, relevance, and ethical messaging to maximize the impact of AI-generated campaigns. Ultimately, this research demonstrates that AI-generated advertising is not inherently inferior to human-created content and, when thoughtfully applied, can support effective marketing strategies and improve consumer experiences in the banking sector.

5.3 THEORETICAL AND PRACTICAL IMPLICATIONS

For managers, this finding suggests that AI can be effectively integrated into advertising campaigns without compromising consumer trust. However, the observed uncertainty around ad origin indicates that marketers should consider transparency and clarity in communication about AI involvement, especially for financial products where credibility is paramount. Emphasizing reliability, security, and ethical AI use in advertising campaigns could further enhance consumer confidence and engagement.

The study's descriptive results highlighted that engagement and perceived persuasiveness were slightly higher for AI-generated ads, whereas human-created ads scored marginally higher in information accuracy. These minor differences suggest that while consumers respond positively to both ad types, nuances in message framing, clarity, and interactive appeal may shape perceptions. Marketers could leverage AI to create highly engaging, interactive, and personalized content, particularly for younger audiences who are more likely to value innovative ad experiences. At the same time, human oversight in content creation could ensure information accuracy and adherence to regulatory standards, creating a hybrid approach that optimizes both engagement and trust.

The study highlights the opportunity for banks and financial service providers to adopt AI in advertising without fear of eroding consumer trust. However, managers should remain mindful of the psychological factors that could influence consumer reactions, such as uncertainty about ad origin. Strategies such as pre-testing AI-generated content, emphasizing personalization benefits, and communicating AI's role transparently can help alleviate potential scepticism while maximizing engagement. Additionally, marketers can explore hybrid strategies where AI assists in creative generation and optimization, while human oversight ensures contextual accuracy, ethical messaging, and cultural sensitivity.

The study indicates that while explicit awareness of AI-generated ads did not significantly reduce trust or engagement in this context, the potential for consumer uncertainty or misattribution could affect cognitive and affective responses in other sectors or product types. Therefore, awareness of origin should be considered a moderating variable in future AI-mediated advertising contexts.

5.4 LIMITATIONS AND FURTHER RESEARCH

While this study offers valuable insights into the use of AI-generated advertising within the Ghanaian banking sector, several limitations must be acknowledged. First, although the sample size was adequate for statistical analysis, it may not fully capture the diversity of banking consumers across Ghana. As a result, the findings may not be entirely generalisable to the wider population. Future research would benefit from employing larger and more heterogeneous samples to improve representativeness.

Second, the study was confined to the context of banking advertisements, which may limit the applicability of the results to other industries. Consumer reactions to AI-generated content may vary in sectors involving higher emotional stakes or greater perceived risk. Investigating AI-generated advertising in contexts as healthcare or education would provide a broader understanding of how consumers interpret and trust AI-created promotional messages.

Finally, although this study did not observe statistically significant differences in trust between AI-generated and human-generated advertisements, it did not examine potential psychological mechanisms that may shape these outcomes. Future studies should consider exploring mediating variables such as AI-related anxiety, perceived creativity, or perceived control. These factors may offer deeper insights into why consumers respond to AI-produced content in particular ways and could help explain variations in trust or preference across advertisement types.

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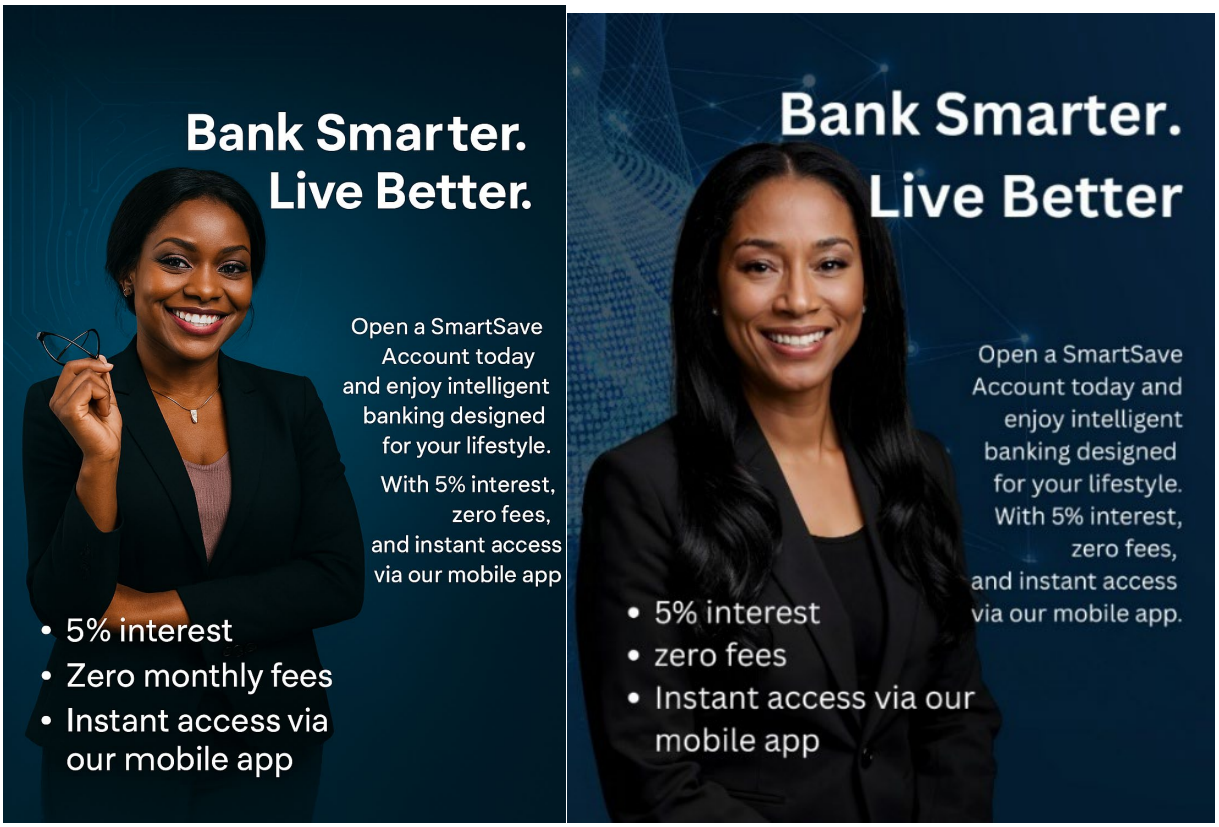
APPENDICES

Appendix A



Appendix B

Introduction:

Thank you for taking the time to be part of this academic study. I am a student of the University of Media Arts and Communication (UNIMAC-IJ). I am conducting this research on how people in Ghana respond to different types of banking advertisements.

As part of the experiment, you will be shown an advertisement and then asked a few questions about your impressions and opinions. There are no right or wrong answers I am only interested in your honest views. The study is completely voluntary, anonymous, and confidential. All responses will be used only for academic purposes.

Kindly tick the box that best represents your view or fill the blank spaces provided.

Survey A:

Survey B:

PRETEST (before any ad exposure)

(7-point Likert scale: 1 = Strongly disagree … 7 = Strongly agree, unless otherwise stated)

Baseline attitudes & familiarity

1. I generally trust advertisements I see online.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
○	○	○	○	○

2. Online advertisements are usually useful when I make purchasing decisions.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
○	○	○	○	○

3. I find most online advertisements easy to understand.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
○	○	○	○	○

1. I am comfortable with companies using new technologies, such as AI, to create advertising content.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
○	○	○	○	○

5. People whose opinions I value would approve of a product advertised online. (subjective norm)

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
○	○	○	○	○

Familiarity & usage

1.How familiar are you with the term "artificial intelligence (AI)"?

(1 = Not at all … 7 = Very familiar)

Very Familiar	Familiar	Neutral	Somewhat Familiar	Not at all
○	○	○	○	○

2. How often do you use the internet/social media to research or buy products?

- ○ Daily
- ○ Several times a week

- Weekly
- Monthly
- Rarely

3. Have you previously seen an advertisement labelled as “AI-generated”?
    - Yes
    - No
    - Not sure

Demographics

1**. Gender:**

- Male
- Female

2. **Age Group:**

- 18-25 years
- 26-35 years
- 36-45 years
- 46-55 years
- 56 years and above

3. **Highest Level of Education:**

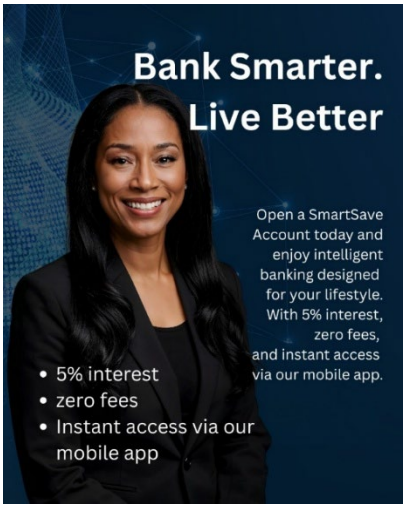
- High School/SSSCE

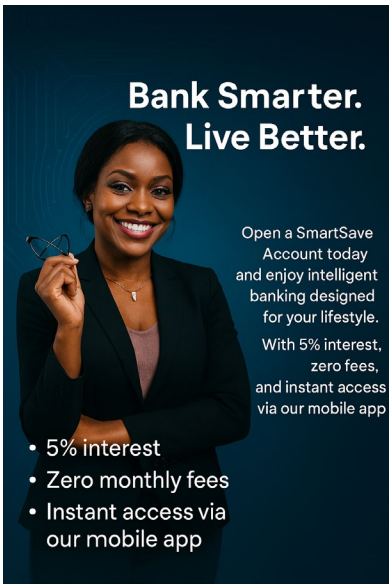
- Diploma
- Bachelor's Degree
- Master's Degree
- PhD
- Other (please specify): _____

4. Do you currently have a bank account or use any banking services (e.g., savings account, current account, mobile banking)?
    - Yes
    - NO

EXPOSURE TO AD

Participants view: Ad all from the same condition: AI or Human.





POSTTEST (after each ad set)

Who do you believe created the ad set you just viewed?

o A human creative/designer

o AI

o Not sure

1. How likely are you to consider trying this product?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
o	o	o	o	

2. To what extent do you agree with the statement: "The advertisement is persuasive."?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
o	o	o	o	

3. How likely are you to recommend this product to friends or family?

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
o	o	o	o	

4. Based on the advertisement, how likely are you to purchase (or sign up for) the product advertised?

Very Likely	Likely	Neutral	Unlikely	Very Unlikely
○	○	○	○	

5. How relevant did you find the product advertised to your needs?

Very Relevant	Relevant	Neutral	Irrelevant	Very Irrelevant
○	○	○	○	

Trust in Ad

1. I trust the claims made in this ad set.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
○	○	○	○	

2. The ad set seems honest and reliable.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
○	○	○	○	

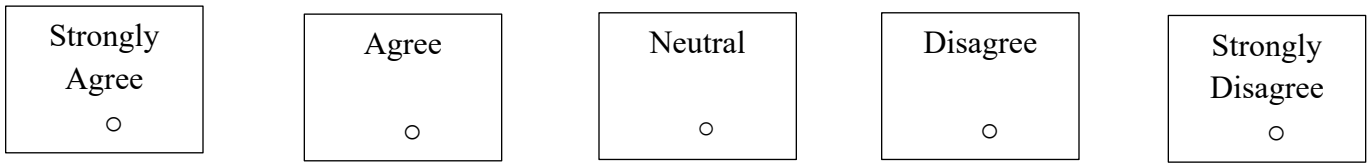
3. I believe the information in the ad set is accurate.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
○	○	○	○	○

4. I would trust a brand that uses ads like these.

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
○	○	○	○	○

5. I would feel comfortable acting on the information in this ad.


Strongly Agree
Agree
Neutral
Disagree
Strongly Disagree