AI-generated advertising and the trust deficit: a qualitative exploration of authenticity, empathy, and resistance among Bangladeshi consumers

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Abstract

Existing research has examined consumer responses to AI-generated advertising across individual dimensions such as trust, authenticity, product involvement, and brand value, but their combined interpretation in emerging-market contexts remains insufficiently understood. This study also explores the influencing factors affecting perception and behavioural outcomes through the lens of the Consumer Perception and Response to AI Advertising Framework (CPRAIF). A qualitative research design was employed. Data were collected through 22 semi-structured interviews with Bangladeshi consumers recruited using purposive and snowball sampling and analysed through reflexive thematic analysis. The findings indicate that participants are reluctant to adopt AI advertisements, although this differs according to brand value, product involvement, and AI literacy among the participants. Furthermore, respondents appreciate the human-assisted advertisements, and they are unable to connect emotionally with AI-generated advertisements. Because of information utility, unrealistic visual elements, and poor production quality, respondents are reluctant to AI-generated advertisements. Moreover, they are concerned about environmental and ethical issues. In general, respondents oppose AI-generated ads more than they oppose artificial intelligence itself. Their acceptance depends on whether they think the use of artificial intelligence is helpful, realistic, and clear and has proper help from humans.

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Introduction

Generative AI is being utilized more in creative workflows to create human-like avatars, ad copy, and synthetic images in addition to algorithmic targeting and efficiency. The application of artificial intelligence (AI) in digital marketing involves the use of machine learning algorithms, predictive analytics, and automated decision-making systems to enhance consumer engagement and improve organizational efficiency (Kumar et al., 2024). The advancement in technology enables the generation of highly personalized content, the analysis of sentiment, and the efficient management of leads. This evolution significantly alters the manner in which firms engage with their target audiences (Simion & Popescu, 2023; Van Esch & Stewart Black, 2021). The advancement of AI technologies presents significant opportunities for marketers, potentially enhancing consumer repurchase intentions through increased engagement (Bag et al., 2022).

Despite this rapid integration, substantial research gaps persist. There is a scarcity of prior studies focused on the response of Bangladeshi Audience towards AI generated Advertisement. Besides, the existing literature is fragmented. Most of the literature focuses on Western culture and quantitative measures, where these machine-generated indications frequently produce conflict over perceived authenticity and consumer distrust since they can seem disconnected from real human emotion or intent. Existing research on AI-generated advertisements has mainly investigated the aspects of trust, authenticity, involvement, and brand familiarity in isolation. The persuasion frameworks used to study the conditional acceptance or rejection of AI-generated advertisements do not adequately consider AI versus human cue dynamics in emerging markets.

The domestic consumer market is characterized by a rapidly expanding middle and upper class, along with a high rate of digital adoption in Bangladesh. By 2030, this affluent consumer group could comprise up to 34 million Bangladeshis, representing 15% of the country's total population (Munir et al., 2023). Bangladesh's consumer psychology is distinctively influenced by a combination of severe collectivism, special economic fears, and structural retail dynamic (Boston Consulting Group, 2015). Additionally, daily decisions are driven by economic conservatism, notwithstanding the rapid usage of digital technology. Therefore, compared to Western images, synthetic ones may elicit differing levels of suspicion and trust.

This qualitative study investigates the interpretation of AI-generated versus human-generated advertisements by Bangladeshi consumers, focusing on perceived authenticity, brand value, product involvement, and ethical concerns. Specifically, empathy in advertising is inadvertently the ability to identify, share and genuinely relate to the emotions and cultural experiences lived through by consumers (Escalas & Stern, 2003). Emotional reliability is based on perceived empathy, as synthetic content often lacks a genuine sense of human understanding—the degree to which affective cues in an advertisement are perceived as sincere, consistent, and trustworthy rather than hollow or manipulative (Liu-Thompkins et al., 2022). This study provides one of the early qualitative examinations of Bangladeshi consumers' perceptions and responses to AI-generated advertising. To help emerging-market brands balance AI efficiency with human oversight, this study theoretically presents and applies the Consumer Perception and Response to AI Advertising Framework (CPRAIF) to explain how consumers negotiate conditional acceptance versus active resistance.

This study investigates the cognitive appraisals (e.g., production quality, structural clarity) and affective appraisals (e.g., authenticity, emotional resonance) of interviewed consumers in the setting of AI-generated advertisements versus human-generated advertisements. It also examines the influence of contextual contingencies such as localized brand value, product involvement (low, moderate, and high), and individual AI literacy on participants' evaluation processes. Finally, the study discusses how these appraisals and contextual factors lead to conditional acceptance or active resistance as presented in the Consumer Perception and Response to AI Advertising Framework (CPRAIF).

Literature Review

This literature review investigates the use of generative AI in advertising by assessing consumer trust, purchase intentions, and brand trust variances across geographies. It also investigates issues that influence resistance to AI adoption.

AI adoption in advertising

Artificial Intelligence has become more prevalent in human daily lives and brands are also adopting AI as a content creation tool. In order to match consumer expectations and strive for efficiency and cost-effectiveness, brands are utilizing AI to produce social media content (Kshetri et al., 2024). Following Liu et al., (2025), AI-generated content refers to text, images, or videos produced primarily by AI, whereas AI-assisted content denotes human-created material developed with AI support. According to Patil et al. (2024), AI-generated content may look different from traditional content and influence consumers' perceptions. Furthermore, AI can analyse the activities of consumers and work with thousands of data points more efficiently, which helps marketing professionals to create more personalized content. AI can tailor message according to the demographic profile and behavioural pattern of an individual (Dwivedi et al., 2021; Israfilzade & Sadili, 2025; Smith & Hutson, 2024). Besides, AI has outperformed human-created visuals (Israfilzade, 2025), and similar advantages have been reported for AI-generated copywriting(Yi & Bashir, 2026).

Overall, AI is becoming a crucial component in the field of advertising production. It assists in generating content, customizing experiences, targeting audiences, making decisions, and altering the responsibilities of human professionals involved in the advertising workflow.

Consumer responses to AI-generated advertising

Following the finding of Patel & Dada, (2025), 40% of the respondents appreciated the visual depth and accuracy but felt disconnected emotionally. Another research on advertising generated by AI indicates that how consumers perceive advertising plays a role in shaping their responses. Perceived objectivity boosts positive reactions through the machine heuristic, whereas perceived weirdness negatively influences consumers' liking of AI-generated ads (Wu & Jing Wen, 2021). Some researchers also found that Content created by humans is more credible and has richer style than AI, which will increase engagement. (Culda et al., 2025; Navío-Inglés et al., 2025). Pierre study stated that the consumer with higher literacy might have balanced approach rather than judging negatively (2025). Nevertheless, consumers' response also varies from across industries due to the degree of involvement. Regardless of industries, when consumers know that AI was used to create an advertisement, they may develop more negative feelings toward the advertisement and the brand (Yin et al., 2024). Consumers' different country of origin also has an impact on their perceptions toward AI-generated Advertisements (Nguyen et al., 2026).

Overall, consumer reactions to AI-generated advertising are varied. Although AI has the potential to enhance both quality and creativity, worries about the lack of emotional engagement, and the artificial nature of such ads can result in unfavourable reactions. These variations indicate that consumers perceive AI-generated advertising is

influenced by personal and situational elements, including their understanding of AI, level of engagement, and nationality.

Trust dynamics in AI-generated advertising

Advertisement credibility means how much consumers believe an advertisement is honest, truthful, and reliable (Gupta et al., 2021). Trust plays significant role in driving purchase intention (Yi & Bashir, 2026). Even if the content is generated by human but mislabelling it can affect consumers' trust (Altay & Gilardi, 2024). Furthermore, trust also varies across industries, individual knowledge, degree of involvement, and nationality as like as consumer response. (Yi & Bashir, 2026) conducted research on the generation Z consumers, Malaysia in the sector of FMCG, generation Z found it useful, emotionally engaging and informative content than human created.

So, the generation gap is also playing a crucial role in the adoption of AI-generated advertisement due to difference in knowledge. Additionally, this study focused on the FMCG sector, and based on preliminary discussions, we can conclude that consumers' negative reactions are less severe because of the low-involvement product (Arango et al., 2023; Nguyen et al., 2026). On the other hand, AI-powered marketing boosts purchase intentions and builds trust in Pakistan, especially in the textile industry (Muhammad Saqlain, 2025). Moreover, AI is transforming brand communication within the fashion, fitness, and FMCG yet they continue to face challenges in cultivating genuine consumer relation in India (Bhagwani & Shanker, 2025).

In the context of high-involvement products, perceived expertise and attractiveness are the key trust drivers (Park et al., 2024). When dealing with high-involvement products, it is essential to account for risk sensitivity while ensuring transparency about AI (Wang & Qiu, 2024).

Building on this evidence, the present study examines how AI-generated advertising influences both product evaluations and brand trust, with particular attention to product involvement and brand value as contingency filters. The impact of AI usage on brand authenticity is negative (Zhang & Hur, 2025).

Ultimately, brand value can mitigate the risk of disclosure in comparison to emerging brands (Israfilzade, 2025). Yi & Bashir (2026) found that AI-generated copy outperformed human-generated copy, suggesting that brand value may mitigate AI disclosure risk. Rather than having an automatically negative impact on credibility, AI can build trust when used responsibly and verifiably, whereas careless or manipulative use erodes public confidence (Zaitri, 2026).

The effect of AI-generated advertising on trust is not universal; trust depends on consumers' content evaluation, the extent of AI involvement, the product context, and the credibility or strength of the brand.

Factors behind resisting AI-generated advertisements

Artificial intelligence can help companies tailor advertising, but too much tailoring can make consumers uncomfortable, reduce satisfaction, or cause them to push back on advertising (Zulaikha et al., 2026). Furthermore, resistance to AI-based technology is

due to data privacy risk, perceived complexity, lack of transparency and value in personalization, overconfidence bias, image barriers and inertia (Verma et al., 2025). Advertisements that show hyper-realistic, but slightly artificial human faces often trigger the uncanny valley effect, which causes psychological discomfort and increases consumer skepticism and resistance (MacDorman & Cowley, 2006). Research shows that AI-generated advertisements with artificial human faces elicit considerably more negative consumer attitudes than those without faces. This is because artificial facial depictions increase perceived eeriness, undermine perceived authenticity, and ultimately lower overall advertisement evaluation (Huang, 2025). According to Hameed (2026), Consumers rate human-created advertisements considerably higher than AI-generated ones in terms of perceived authenticity, credibility, transparency, and brand trust, according to comparative experimental evidence. This is because synthetic visuals are given a "psychological discount" because of perceived lack of human effort, emotional nuance, and transparent authorship.

Customers' opposition to AI-generated advertising differs depending on factors such as personalization restrictions, privacy and complexity obstacles, creepy and unsettling visual cues, and perceived shortcomings in human effort, authenticity, and openness.

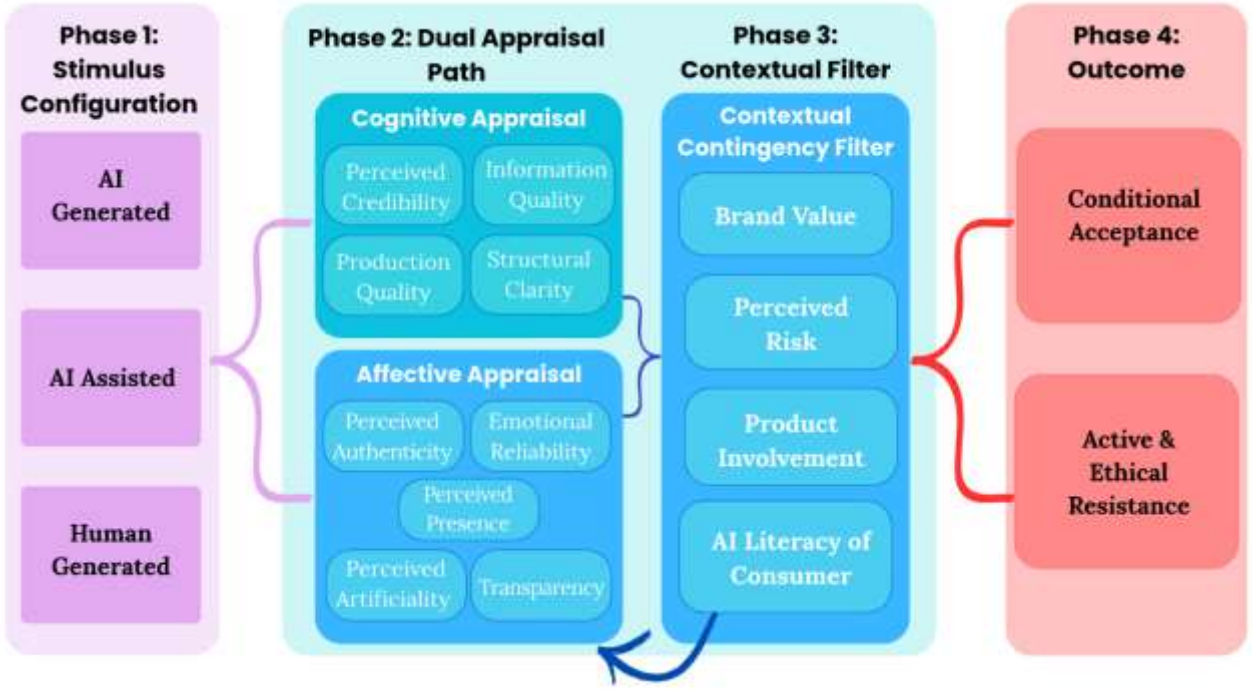
The existing literature presents varied results across different industries, geographic locations, levels of consumer knowledge, and degrees of involvement. These factors have been measured individually, leading to ambiguity. Additionally, while evidence is emerging regarding brand value as a buffer against AI disclosure risk, it remains fragmented and largely conceptual. Furthermore, much of the current research is concentrated on low-involvement categories or specific cultural contexts, which limits its generalizability across various product types and markets. Although established models such as S-O-R (Mehrabian & Russell, 1974), ELM (Petty & Cacioppo, 1986), and PKM (Friestad & Wright, 1994) explain consumer message processing and persuasion, they do not adequately address the interplay of AI-generated versus human advertising cues and contextual factors in emerging-market social media environments. This gap motivates the development of CPRAIF, which integrates these dimensions to explain consumer perceptions and responses to AI advertising. Lastly, despite the use of AI by Bangladeshi brands, no studies have been conducted on Bangladeshi consumers.

Conceptual framework

This study explores authenticity, perceived presence, brand value, product involvement, AI literacy and perceived risk. These elements shape consumers' trust and resist AI-generated advertising explored by existing literature.

Figure 1

Consumer Perception and Response to AI Advertising Framework (CPRAIF)



Note. Developed by the author

The consumer analyses the visual content and copywriting, whether it is AI-generated, AI-assisted, or human-generated, by processing perceived credibility, information quality, structural quality, and production quality. Furthermore, they re-evaluate based on perceived authenticity, perceived artificiality, transparency, and emotional reliability. According to the framework, contingency filters affect the re-evaluation process, like brand value, product involvement, and AI literacy, resulting in conditional acceptance and active resistance.

Theoretical Grounding and Construct Definitions

The CPRAIF model is constructed from three basic theories, namely the Stimulus–Organism–Response (S-O-R) framework (Mehrabian & Russell, 1974), the Elaboration Likelihood Model (ELM; Petty & Cacioppo, 1986) and the Persuasion Knowledge Model (Friestad & Wright, 1994). Traditional models are generic to process messages, but CPRAIF is the only model that integrates artifact intensity (AI vs. human cues) and contextual contingency filters in an emerging-market social media environment. The core constructs within the framework are defined as follows:

1. **Stimulus Configuration (Phase 1):** In this phase, customers capture a spectrum of content creation, whether it is AI-generated (the whole visual is generated by AI and barely edited by a human), AI-assisted (a human took some assistance to create some elements of the visual to make it look more appealing), or human-generated (the whole visual is created by a human).
2. **Cognitive and Affective Appraisal (Phase 2):** The consumer sees the visual through a dual path; they consider the stimuli from both rational and emotional lenses. The cognitive appraisal includes perceived credibility (to what extent the advertisement is credible), information quality (whether the visual consists of

necessary information or is bombarded with information), production quality (visual execution and polish), and structural clarity (logical organization). Additionally, "affective appraisal" describes a consumer's emotional, gut-level assessment of an advertisement—how it makes them feel rather than what they rationally believe about its features or facts. Affective appraisal, in phase 2 of CPRAIF, consists of perceived authenticity (how genuine, sincere and real the portrayal in the ad feels), emotional reliability (whether the advertisement feels emotionally trustworthy, warm and able to evoke a genuine human connection), perceived artificiality (how much the consumer detects unnatural, synthetic or "uncanny" machine traits), transparency (how open and honest the brand feels about whether AI was used, rather than trying to trick the viewer), and perceived presence (the psychological sense of human touch).

3. **Contextual Contingency Filters (Phase 3):** These act as thresholds in the evaluation. These are Brand Value (the reputation of the advertising brand), Perceived Risk (the consumer's sensitivity to functional, financial or safety hazards), Product Involvement (the personal importance or financial stakes associated with the product category) and AI Literacy of Consumer (the individual's familiarity with and understanding of artificial intelligence technologies).
4. **Behavioural outcome (Phase 4):** the outcome of this process could be conditional conformity (willingness to accept AI-generated advertisements under specific utility or hybrid consideration) or active and ethical resistance (rejection due to environmental, privacy and ethical concerns).

Methodology

This study applies a qualitative research design to explore Bangladeshi consumers' perceptions of AI-generated advertisements. A qualitative approach was adopted to enable researchers to relate to the audience's subjective experiences such as trust, emotional involvement, and information quality. This qualitative study used open-ended questions and allowed researcher to learn the depth of any cause. Besides, qualitative study is useful to learn emotional reliability by pitch of tone. To find deeper insights for the research conclusions, the gathered data were subsequently transcribed and submitted to thematic analysis (Naeem et al., 2023). The Semi-Structured Interview questions were designed to examine the ways that consumers perceive, evaluate and emotionally respond to different forms of advertisements with a focus on how such evaluations affect the trust dynamics and subsequent behavioural decisions of consumers.

Given the exploratory nature of this study, a combination of purposive and snowball sampling techniques was employed. Participants were recruited through personal contacts, friends-of-friends, colleagues, and colleagues-of-colleagues. Eligible participants were Bangladeshi consumers with experience of digital or social media advertising. Participants were selected to ensure variation in age, gender, and geographic location. This was appropriate for the exploratory qualitative design, to access a range of consumer views. The study involved 22 participants between the ages of 18 and 39, with

more males than females, and most of them had been previously exposed to AI-generated advertisements. Findings were interpreted as participants' experiences and perceptions rather than generalized to all Bangladeshi consumers.

Sample adequacy was determined by the information power concept (Malterud et al., 2016). The 22 interviews provide sufficient analytical depth to meet the study's objectives due to the narrowly focused research questions, the target sample of digitally active consumers familiar with social media advertising, and the rich, in-depth interview dialogues. Prior to conducting the interview, the author obtained the respondents' consent and assured them that their identity would be protected and that the call would be recorded.

The author conducted the interview via phone calls and presented the stimuli through messaging apps and screen shares. Interviews were conducted in both Bangla and English and transcribed word-for-word. Where responses were in Bangla, the author translated the relevant parts into English and cross-checked the translation with the original audio and transcripts to retain the intended meaning and nuances of the participants. Additionally, participants were not informed about which advertisement stimuli were generated by AI.

During the interview, participants were shown a set of advertisements, including both AI-generated and human-generated examples across different product categories (e.g., fashion, FMCG, electronics). These visual stimuli were used to prompt discussion about perceived authenticity, trust, emotional response, and purchase intentions. Participants' reactions and explanations were probed using open-ended questions. A total of 22 semi-structured interviews (each approximately 20–35 min) were conducted via mobile call or Google Meet depending on the participant's preference and geographic location. Furthermore, AI literacy was measured through self-reported familiarity with AI and the ability to identify and discuss content produced by AI in interviews. These responses were coded as a contextual factor of AI-literacy.

Table 1

Advertisement stimuli

Product Category	Brand Condition	AI Status	Visual Format	Intended Involvement
Rice	Aroma	AI Assisted		Low-Involvement
	Chashi	AI-generated		

Product Category	Brand Condition	AI Status	Visual Format	Intended Involvement
jewellery	Unknown Brands	Human-generated		Moderate- Involvement
		AI-generated		
Laptop	Apple	AI-generated		High- Involvement
	Unknown Brand			

Because the stimuli differed in brand familiarity, visual design, information content, and AI status, the comparisons should be interpreted as exploratory rather than as controlled tests of product involvement.

Sources of Stimuli

- **Sources:** Aroma and Chashi rice ads from official brand Facebook pages (ACI Rice and Chashi); the human jewellery photo from a commercial catalog, and the AI jewelry ad from a freelancer portfolio. The Apple laptop image was sourced from an online design showcase, and the unbranded laptop from Vecteezy.
- **Classification:** Classified based on explicit platform tags (e.g. Vecteezy AI labels) and visual inspection of generative markers (e.g. synthetic skin smoothing, altered laptop geometry and composite backgrounds).

Coding and Theme Development

The author coded interview responses to identify ideas and patterns, which were then grouped into themes cantered on the four main categories of the CPRAIF framework.

Data were analysed using reflexive thematic analysis(Braun & Clarke, 2021) following Braun & Clarke's (2006) six-phase thematic analysis framework, combining inductive theme generation with deductive alignment to the CPRAIF model:

1. Familiarization: Audio recordings were transcribed verbatim and read repeatedly alongside field notes.

2. Generating Initial Codes**:** Line-by-line open coding identified granular cognitive, affective, contextual, and behavioural responses to AI advertising stimuli.
3. Searching for Themes: Related codes were clustered into broader Codes and main thematic categories.
4. Reviewing Themes: Themes were checked against coded extracts and the whole dataset to ensure internal coherence and distinct boundaries.
5. Defining and Naming Themes: Themes were finalized, named, and mapped directly to the research objectives.
6. Producing the Report: Findings were synthesized using verbatim quotes to support construct validity and empirical depth.

Table 2

Information of Respondents

Code Name	Age	Gender	Location	Exposure to AI Advertisements	Occupation
Po 1	25	Male	Barishal	Yes	Job holder
Po 2	22	Male	Gazipur	Yes	Undergrad Student
Po 3	23	Female	Noakhali	Yes	Post-grad Student
Po 4	23	Female	Dhaka	Yes	Post-grad Student
Po 5	25	Female	Cumilla	Yes	Job holder
Po 6	29	Female	Khulna	Yes	Job holder
Po 7	35	Male	Chandpur	Yes	Service Provider
Po 8	29	Female	Mymensingh	Yes	Job holder
Po 9	30	Female	Khulna	Yes	Job holder
Po 10	18	Female	Noakhali	Yes	Undergrad Student
Po 11	25	Male	Gazipur	Yes	Job holder
Po 12	25	Male	Khulna	Yes	Job holder
Po 13	28	Female	Bikrampur	No	Job holder
Po 14	33	Male	Dhaka	Yes	Job holder
Po 15	39	Female	Cumilla	Yes	Housewife
Po 16	22	Male	Chattogram	Yes	Undergrad Student
Po 17	19	Male	Noakhali	Yes	Undergrad Student
Po 18	25	Male	Barishal	Yes	Job holder
Po 19	26	Male	Khulna	Yes	Undergrad Student
Po 20	22	Male	Jessore	Yes	Undergrad Student
Po 21	23	Male	Dhaka	Yes	Job holder
Po 22	25	Male	Dhaka	Yes	Job holder

Table 3

Coding procedure

Themes	Code	Preliminary Codes
Cognitive Appraisals	Perceived Credibility	Perceived low effort
	Production Quality	Visual clutter
	Information Quality	Product advertisement mismatch
	Structural Clarity	Product Visualization Priority
		Service vs. Product Distinction
		Quality Skepticism from Over-Polishing
		Informational clarity
Affective Appraisals	Perceived Presence	Human naturalness
	Emotional Reliability	Human Demonstration preference
	Perceived Artificiality	Preference for Human Touch
	Perceived Authenticity	Emotional disconnection
	Transparency	Contextual emotional engagement
		Relatability Deficit
		An artificial or robotic feel
		Transparency and accuracy
		Perceived Synthetic Overhead
		Uncanny Avatar Rejection
Contextual Contingency Filter	Brand Value	Brand familiarity
	Perceived Risk	Brand Value as a trust cue
	Product Involvement	Purchase decisions based on other cues
	AI Literacy of Consumer	Celebrity Endorsement Preference
		Brand Modernity Perception
		Top-of-Mind Awareness
		Category-Based Trust Disruption
		Low-involvement acceptance
		High-involvement caution
		Product-category sensitivity
		Format & Medium Constraints
		Product Vulnerability Level
		Health & Safety Risk Evaluation
		Algorithmic Conversion
		Algorithmic Exposure Awareness
		Category Caution & Anxiety
Behavioural Outcome	Conditional Acceptance	Partial AI acceptance
		Appropriate-use principle
		Human–AI hybrid solutions
		Future trust optimism
		Willingness to interact with AI ads when purchasing non-sensitive consumer goods
		Exploring Travel Options
		Information Seeking
	Active and Ethical Resistance	Resistance to overuse
		Fraud Suspicion
		Privacy concerns
		Data concerns
		Environmental concerns
		Employment and creativity concerns
		Effect of AI disclosure
		Purchase hesitation

Findings

Cognitive Appraisals

Analysis of the collected data reveals that participants consistently perceived AI-generated content as unrealistic and cartoonish. In contrast, human-generated contents are regarded as realistic, with respondents appreciating the effort involved. However, several respondents noted that AI often provides additional information that is not present in the product or service. (Po 19,26, Male) told, "There's an artificial sort of facial cut or structure. Human ads don't look like that". Furthermore, one respondent indicated that AI is unable to accurately replicate human features visually due to technical limitations (Po16, 22, Male). Another respondent (po 20, 22, Male) told, "It feels more eye-catching, and I feel it conveys the message better. Because AI cannot fully manage everything yet, like understanding human psychology or nuances completely." However, (Po 5, 25, Female) picked the AI-generated stimuli of jewelry and said, I like to invest in gold, and they are providing 20% sale."

Multiple respondents indicated that the quality of the prompt requires enhancement to produce high-quality advertisements. Regarding video content, lip synchronization is misaligned with the video, which undermines its credibility. In contrast, information quality and structural clarity can reduce AI resistance. In the case of copywriting, multiple respondents said that AI provides in-depth and unnecessary information and the other group of respondents don't read captions.

Affective Appraisals

Participants were asked whether they could establish emotional reliability with AI-generated advertisements. Fourteen respondents indicated an inability to connect with such advertisements. (Po 3, 23, female) said, "Of course I never got emotional, but I can relate." (Po 4, 23, female) said, "It's not as personal as before. Human-generated advertisements, which used to have character, are now AI ones—it's like they feel very artificial, they don't fit as well, and they don't look as good. It's hard to believe; if I like something, it must be authentic. AI-generated stuff that exists doesn't look authentic." However, some respondents reported occasional relatability to the situations depicted in these advertisements. One respondent (Po 1, 25, Male) expressed a preference for celebrity endorsements over AI-generated advertisements. Consistent with qualitative evidence from Bangladeshi youth on AI-mediated communication (Mia et al., 2026),

participants in this study often experienced AI-generated cues as emotionally detached or lacking authentic human grounding.

Overall, respondents demonstrated a preference for human-generated content and exhibited resistance to AI-generated advertisements. However, emotional reliability in this study is defined as the degree to which participants found an advertisement to be human, relatable, warm, empathetic, and capable of evoking an effective response.

Contextual Contingency Filters

There were 6 pictures for 3 categories of products and they are rice, laptop and jewelry. These categories were intentionally selected according to low involvement, moderate involvement and high involvement. For rice we have selected an advertisement of

Chashi, most popular rice brand in Bangladesh, and the other one was Aroma which was somewhat familiar. In the case of Laptop, one image was from an unknown brand, and the other one is also an AI generated image with a logo of Apple. Lastly, there was no information related to the brand, in terms of jewelry.

In the case of rice, most respondents purchase the brand Chashi; however, they expressed a preference for the Aroma advertisement due to its clear product visibility. This suggests that advertisements exert limited influence on routine, low-involvement purchases.

Regarding laptops, seventeen respondents selected Apple, while those who did not Favor Apple opted for the second brand. (Po 5, 25, Female) said "I would choose Apple due to its brand value, and I am already an Apple user". Additionally, some female respondents chose the second option due to its colourful imagery. Choosing the Apple stimulus reflected Brand Value acting as a dominant heuristic cue rather than preference for AI creative quality; however, majority respondents said they prefer word of mouth and in-person purchase in terms of high involvement product. Regarding the jewellery, fifteen participants preferred the gold advertisement because of its Information Quality and uncluttered layout, framing it as an exploratory cue rather than controlled proof of AI superiority. Some of the participants chose the human-generated one due to attractiveness.

These patterns suggest that for low- and moderate-involvement products, advertisements add little value unless they provide clear product information, illustrating how product involvement and brand value shape consumer responses (Figure 1).

Participants' accounts suggest that geographic location may operate as a contextual contingency filter within the CPRAIF framework (Figure 1). Preliminary observations suggest that the participants who reported Dhaka as their hometown (n=4) may have had more general familiarity with AI techniques. This appeared to be correlated with openness to experimental ad formats and faster detection of artificial visual cues. By contrast, participants from other regions were more cautious about unfamiliar visuals, especially in low-involvement FMCG categories such as food, where perceived purity and trust seemed closely tied to visual authenticity. This suggests a tentative pattern that warrants further investigation, rather than a clear-cut regional difference. This suggests that the respondent's AI literacy may also hinder perceived credibility in AI-generated advertisements.

Regarding category suitability filters, participants were not perturbed about low involvement products. However, respondents have different opinions about which category of product should accept AI-generated Advertisement. Respondents mostly said food and healthcare. Their ideology was, we judge food based on taste and presentation. Besides, it was a low involvement product. Although, two respondents, (Po 12, 25, Male) and (Po 21, 23, Male) opposed the idea. According to them, brands should not exaggerate the food and consumers' opinion varies regarding food. Similarly, people wanted real human testing on skincare and makeup products. Besides, (Po 21, 23, Male) told Travel industry should not use AI-generated advertisement unlike (Po 20, 22, Male), (Po 18, 25, Male). Regarding health care, respondents were accepting AI

generated advertisement because they are just medicine and will help to describe certain things which is not possible for humans.

Furthermore, respondents expressed concern regarding environment and perceived risk. (Po 10, 18, Female) and (Po 3, 23, female) are opposing the idea of normalizing AI usage in every single task due to water scarcity and other environmental concerns. (Po 6, 29, Female), (Po 3, 23, Female) and (Po 5, 25, Female) are concerned about privacy as AI tools are using personal information to generate result. Consequently, environmental sustainability and data privacy emerged as key ethical barriers to unconditional acceptance.

Across the sample, that respondents are resistant to accept AI generated advertisement no matter from which gender and age group they belong from. Findings suggest AI-generated advertising is not always evaluated appropriately. Acceptance decreases when consumers feel increased functional, financial, health or performance risk. Additionally, this pattern of behaviour highlights a paradox: while most participants were skeptical about AI-generated ads, some were receptive to AI images in food and medical contexts. While worries about artificiality, exaggeration, and the requirement for human verification remained, this receptivity was dependent on perceived benefit, visual clarity, and situational risk.

Behavioural Outcomes and Conditional Acceptance

Several participants expressed that AI advertising is still evolving and may gain trust over time. According to the findings, it can be said that respondents are accepting the combination of AI and human-generated advertisement. "If artificial intelligence is able to improve visual quality and give the essential information, it will be accepted." Ten participants said they were open to ads that are a mix of human and AI-generated. Also, it is vital for humans to build up effective prompt engineering skills so that they can get appropriate outputs. They are searching for the required information in a not cluttered visual.

Some participants thought that product information, such as price, was adequate for low involvement purchases. For others, they cared more about clear product representation and realistic presentation. Participants also criticized AI-generated advertisements when they were too dense with information, making it impossible for them to effectively process the message.

About popular brands using AI advertisements, the respondents said their perception remained the same, but they don't like it. One participant said that a new brand with only AI-generated advertising would have no credibility before purchase, especially if the product was expensive. AI used by a big established brand was seen as less of a problem.

Respondents were asked whether they have purchased any product influenced by AI-generated advertisements. Most respondents said no except one. Another Participant (Po 12, 25, Male) purchased a phone cover and availed a service. The interviewer asked whether he would buy this product again, and in response, the respondent agreed to purchase it. However, he was not convinced with the service because the AI included

some extra information. So, he does not support AI advertisement in service. One respondent, (Po 21, 23, Male), expressed his perception toward Pran, a renowned brand in Bangladesh, and said, "Initially, it felt a bit strange. In the early days, when brands started using AI-generated ads, seeing extra fingers or hands on characters in the ads made me laugh, wondering why such a big brand was making ads like that. But gradually, as digital media developed and improved, it feels like, Okay, AI is the future, so they adapted early."

Some of the respondents considered buying after seeing an AI advertisement, but they were hesitant. The interviewer also asked whether their perception regarding the brand has changed or not after watching an AI advertisement. All the respondents replied negatively and stated that their perception is the same as before.

Behavioural Outcomes and Active and Ethical Resistance

This theme relates to consumer resistance arising from perceived overuse, privacy risks, environmental impact, job displacement and manipulative influence. Participants were concerned about data privacy, one of whom said that targeted ads based on browsing history felt invasive. For instance, (Po 5, 25, Female) told, "Our personal information can be breached, and I think that also happens. Otherwise, the items I am browsing should not randomly appear due to AI." Respondents were clear on environmental concerns, pointing to AI's water use and carbon footprint. The heavy use of AI created some irritation and suspicion, especially when the ads seemed repetitive or cheap. Another Participant, (Po 10, 18, Female), said, "After a few days people won't get clean water to drink. It's very normal, the way we are using AI in everything—AI-generated videos and stuff. Therefore, I do not support the use of AI-generated content in this context." Employment issues focused on AI taking the jobs of human creatives, actors and marketers. Some participants also noted that AI-enhanced endorsements can disproportionately affect vulnerable socio-economic groups. But overall, it was not resistance to AI per se, but to irresponsible, excessive or opaque use.

Overall, these findings indicate that consumer resistance is directed less toward AI as a technology and more toward the practices through which it is implemented. Responsible data handling, environmental awareness, human participation, authentic content, and transparent advertising practices may therefore be essential for addressing consumer concerns and strengthening trust in AI-generated advertising.

Discussion

Theoretical Implications

A key contribution of this research to the emerging field of AI-generated advertising is the finding that consumer acceptance is conditional rather than universal. Consumers do not necessarily accept or reject advertisements simply because they are generated by artificial intelligence. Instead, their responses depend on several interconnected factors, including perceived authenticity, emotional reliability, informational clarity, human involvement, brand value, and perceived product risk. Consistent with prior studies showing that consumers appreciate AI's informational utility while rejecting synthetic artificiality and emotional detachment (Culda et al., 2025; Patel & Dada, 2025; Wu & Jing Wen, 2021), this finding extends the understanding of consumer trust

by demonstrating that the effectiveness of AI-generated advertising depends on how consumers evaluate its relevance, credibility, and suitability for a particular product category. When participants encountered clear, practical product details or helpful layouts, cognitive utility could partially offset unease, yet synthetic visual cues or opaque origins still felt emotionally hollow compared with human expression (Musleh & Tnoh, 2026). Consumers appear more receptive to AI-generated advertisements when they provide useful information, simplify decision-making, entertain audiences, or improve product visibility.

Furthermore, the study contributes to consumer behaviour literature by highlighting the roles of product involvement, familiarity with AI technologies, and human participation in shaping consumer acceptance or resistance. Supporting Pierre (2025) on the influencing role of AI literacy and Israfilzade (2025) on the buffering effect of brand value, these findings suggest that consumer reactions to AI advertising are context-dependent, challenging the assumption that attitudes toward AI are consistently positive or negative across different advertising situations. Our results diverge from (Yi & Bashir, 2026): unlike Malaysian Gen Z consumers who found AI-generated FMCG ads more emotionally engaging, young Bangladeshi participants remained emotionally skeptical even in routine categories, while also expressing privacy and transparency concerns consistent with (Verma et al., 2025).

In the research of (Muhammad Saqlain, 2025) and (Bhagwani & Shanker, 2025), some specific industry were able to gain trust on AI-generated content in Pakistan and India respectively; no Bangladeshi industry able to gain trust on AI-generated advertisement. However, the findings indicate that the future acceptance of AI-generated advertising in Bangladesh will depend less on the technology itself and more on how effectively it addresses consumer expectations. Additionally, brand credibility plays a notable role against AI resistance among the respondents Integrating AI efficiency with human creativity, transparent communication, realistic product representation, and clear information may help advertisers build trust and encourage adoption. As AI advertising continues to evolve, a responsible human–AI collaborative approach offers a promising direction for developing advertising strategies that balance technological innovation with consumer confidence.

In the jewelry stimulus pair, which was the only direct comparison of human vs. AI-generated ads in the study, in which 15 of 22 participants preferred the AI-generated gold ad to the human-generated one. This finding does not undermine broader skepticism toward AI but rather points to a clear gap between consumers' abstract resistance to "AI advertising" and their evaluation of specific, unlabelled executions. When not primed to production provenance, consumers' judgments of advertisements are based on informational clarity, layout structure, and concrete value cues (e.g., the explicit "20% OFF" offer), supporting prior research that information utility drives consumer acceptance of AI-generated content (Patel & Dada, 2025; Wu & Jing Wen, 2021). Relatedly, broader media research on credibility notes that AI's impact depends heavily on *how* tools are deployed and verified rather than technology alone (Zaitri, 2026).

The study also advances theoretical understanding through the proposed CPRAIF model, which integrates persuasion-related perspectives, particularly the Elaboration

Likelihood Model (ELM) and the Persuasion Knowledge Model (PKM), with insights into media processing. Unlike conventional Stimulus–Organism–Response (S-O-R) approaches, which often conceptualize environmental stimuli as relatively discrete inputs, CPRAIF conceptualizes AI-generated advertising cues along a continuum of artifact intensity. Variations in this intensity may influence how consumers cognitively evaluate and emotionally respond to advertising content.

Importantly, the model introduces the Contextual Filter, incorporating factors such as product category involvement. This perspective emphasizes that consumers interpret AI-generated advertising through their existing expectations, experiences, and contextual understanding. Consequently, concerns about artificiality or algorithmic influence may vary according to the product being advertised and the perceived consequences of purchasing it. By integrating these dimensions, CPRAIF offers a context-sensitive framework for explaining consumer responses to AI-generated advertising and provides a foundation for future empirical research across product categories, cultural settings, and consumer groups.

Managerial Implications

The findings of this study offer several important implications for managers seeking to integrate artificial intelligence (AI) into advertising strategies while maintaining consumer trust and purchase intention.

1. **From Theme 1 (Cognitive Appraisals):** managers should balance human and AI approaches, using AI for content production, personalization, and market research, while maintaining human supervision strategic decisions, storytelling, cultural interpretation, and quality control. Natural visuals, realistic product demonstrations, and clear messaging can help reduce skepticism among consumers. Secondly, the ad should be simple and accessible with clear information about the product, price, availability, and purchase conditions.
2. **From Theme 2 (Affective Appraisals**): managers should incorporate storytelling, culturally relevant situations, local languages, relatable characters, and authentic customer experiences into AI-assisted advertisements. In the Bangladeshi market, adapting advertising content to local consumer preferences and cultural contexts may improve relatability and engagement. Human oversight is particularly important to ensure that AI-generated content reflects local values and avoids inappropriate or misleading representations.
3. **From Theme 3 (Contextual Filters):** AI-generated advertising may be more suitable for low-involvement products, where consumers primarily seek convenient and accessible information. In contrast, high-involvement or high-risk products require stronger credibility signals, such as real-life demonstrations, expert explanations, verified customer reviews, and human testimonials. Regarding brand value, reputation of the brand should be considered while implementing AI-driven advertising. Established brands may benefit from existing consumer familiarity and trust, which can facilitate the acceptance of AI-generated content.

4. **From Theme 4 (Behavioural Outcomes):** consistent product quality, transparent communication, and credible advertising practices remain essential for building long-term trust.

By combining technological efficiency with human creativity, cultural sensitivity, and transparent communication, managers can develop more credible and consumer-oriented advertising strategies that support trust and informed purchasing decisions. Additionally, the managers should be guided by environmental responsibility in the adoption of AI by putting in place energy efficient AI practices, avoiding the generation of unnecessary high-volume content and opting for sustainable computing infrastructure. Indeed, sharing genuine sustainability commitments and ethical AI practices transparently is essential in addressing growing consumer concerns regarding the environmental consequences of generative AI and reducing potential skepticism toward AI-generated advertising.

Conclusion

The study finds that participants tend to believe that ads generated by humans are more authentic, real and emotionally reliable compared to ads generated entirely by AI. As explained by the CPRAIF framework, the adoption of AI-based advertising is not a blanket endorsement and is contingent upon perceived usefulness, realism, oversight by humans, brand value, product risk, and AI literacy. Consumers who participated were more receptive when AI improved visuals or information alongside human involvement, especially for trusted brands and lower-risk contexts. Conversely, exaggerated claims, data privacy risks, environmental concerns, and creative job displacement triggered active and ethical resistance.

Participants are more resistant to the exclusive use of AI in advertising than to the artificial intelligence itself. Sustainable adoption among participants therefore depends on transparent, human–AI collaborative practices that preserve authenticity and human oversight.

Limitations and Future Research Scope

This study has some limitations. First, data for this study were collected through calls and Google Meet, which may have limited the observation of participants' nonverbal reactions. Second, this study relied more on self-reported perceptions and hypothetical purchase intentions than observed purchasing behaviour. In addition, the study's purposeful and snowball sample consisted largely of young, educated, digitally active adults. As the advertisement stimuli differed in brand familiarity, visual design, and informational content, as well as AI status, cross-category comparisons should be considered as exploratory insights, not controlled tests. Finally, differences in participants' familiarity with AI, prior attitudes and understanding of whether an advertisement was AI-generated may have influenced participants' responses.

Future research could address these limitations through more diverse samples, experimental designs and quantitative measurement of trust, authenticity, and purchase intention.

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Conflict of Interest

The author declares no conflict of interest

Data access statement

The interview data generated and analysed during this study are not publicly available because they contain participants' personal views and potentially identifiable information. An anonymized dataset may be available from the corresponding author upon reasonable request, subject to ethical and privacy restrictions.

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Appendix

Section 1: Participant Profile & Online Behavior

1. **Name:**
2. **Age:**
3. **Hometown:**
4. **Platform Usage:** How often do you use social media or online platforms (e.g., Facebook, Instagram, YouTube, TikTok, e-commerce sites)?
5. **Ad Exposure:** Which product categories do you usually see ads for (e.g., fashion, food, electronics, beauty, banking), and have you ever encountered an AI-generated ad before?

Section 2: Overall Perception (AI vs. Human-Generated Ads)

6. **General Opinion:** What is your overall opinion on AI-generated ads compared to human-generated ads?
7. **Brand Perception:** Does knowing a brand uses AI to create its ads make you view it as modern/innovative, or less authentic/human?
8. **Emotional Reliability:** Are you able to engage emotionally with AI-generated ad content? Why or why not?

Section 3: Category Specifics & Purchase Intent

9. **Category Impact:** How do you feel about AI-generated ads across different product types:
    - Skincare & Beauty
    - Food Items
    - Technical Products (e.g., washing machines, laptops)
10. **Acceptable Use Cases:** Are there any specific product categories where AI-generated ads might be more acceptable or even preferred? Why?

Section 4: Visual Ad Evaluation (Image Test / Case Study)

(Ask the following questions while showing specific ad samples)

12. **First Impression & Message:** What is your first impression of this ad, and what do you think it is trying to communicate?

13. **Trust & Choice:** How much do you trust the information in this ad (Very Low to Very High), and which option would you choose to buy from and why?

14. **Overall Purchase Intention:** Among all the ads you saw today, which one made you most interested in buying the product, and why?

Section 5: Experience, Concerns & Future Conditions

15. Past Experience: Have you ever purchased a product after seeing an ad you suspected was AI-generated? If so, what was that experience like?

16. Key Concerns: What concerns, if any, do you have about AI-generated ads (e.g., misinformation, manipulation, lack of effort, job loss for creators, privacy)?

17. Conditions for Trust: Under what conditions would you feel comfortable with AI-generated ads (e.g., clear disclosures, high visual quality, trusted brand, specific product types)?