

Human–AI Co-Creation in Digital Marketing: Examining the Effects of AI Disclosure, Perceived Authenticity, and Consumer Trust on Purchase Intention

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ABSTRACT

The rapid integration of generative artificial intelligence (AI) into digital marketing has created new opportunities for content creation while raising concerns about authenticity and consumer trust. This study examines Human–AI co-created marketing content, AI disclosure, perceived authenticity, consumer trust, and purchase intention through a descriptive and conceptual review of secondary data. The study analyses published research to understand how Human–AI co-creation differs from human-generated and AI-generated content and how AI disclosure influences consumer perceptions. The literature indicates that Human–AI co-created content may combine the creativity and novelty of AI with the authenticity and credibility associated with human involvement. AI disclosure produces mixed effects, potentially increasing transparency while also triggering scepticism. Perceived authenticity and consumer trust emerge as important influences on purchase intention, while AI familiarity, AI literacy, and persuasion knowledge may shape consumer responses. The study concludes that Human–AI co-creation offers significant potential, but further primary research is required to validate these findings empirically.

Key Words: Human–AI Co-Creation; AI Disclosure; Perceived Authenticity; Consumer Trust; Purchase Intention

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INTRODUCTION

Generative artificial intelligence (AI) is rapidly transforming digital marketing, enabling firms to produce vast quantities of advertising content with human-like flair. Leading companies now routinely co-create promotional materials using both AI and human input. This **Human–AI co-creation (HAC)** raises critical questions: How do consumers perceive content partially authored by AI? Does knowledge of AI involvement (transparency) affect their judgment? Specifically, how do AI disclosure, perceived authenticity of the content, and consumer trust influence purchase intentions for co-created ads?

This study addresses these questions. Prior work on **AI-generated marketing content** suggests both opportunities and risks. On one hand, AI can greatly enhance creativity and efficiency. On the other, consumers may react negatively if they perceive AI-authored content as inauthentic or feel deceived by hidden AI use. Transparency about AI (disclosure) could mitigate or exacerbate these effects: some studies find disclosure enhances trust and novelty appeal, while others find it undermines authenticity and purchase intent. Yet most research has examined human- vs AI-only content; the hybrid case of HAC has been less studied.

It is considering as firms increasingly deploy HAC strategies, understanding consumer responses is essential. Authenticity has been long recognized as a key driver of consumer behavior. Authenticity cues (craftsmanship, sincerity) tend to build trust and loyalty (Arnould & Price 2000; Beverland & Farrelly 2010). But existing authenticity theory assumes human authorship. HAC blurs the boundary of authorship, creating a novel “hybrid” authenticity that consumers must evaluate. By integrating theories of authenticity, trust, and technology acceptance, we aim to clarify how HAC content is interpreted.

Objectives of the Study

- 1) To examine the existing literature on Human–AI co-created digital marketing content and understand how it differs from human-generated and AI-generated marketing content.
- 2) To analyse the role of AI disclosure in shaping consumer perceptions of authenticity, trust, creativity, and purchase intention based on findings reported in previous studies.
- 3) To review the role of perceived authenticity and consumer trust in influencing consumer responses and purchase intention toward AI-generated and Human–AI co-created marketing content.
- 4) To examine the influence of consumer-related factors, such as AI familiarity, AI literacy, and persuasion knowledge, on consumer responses to AI-generated and Human–AI co-created marketing content as reported in existing research.

LITERATURE REVIEW

- **Theoretical Foundations:** Stimulus–Organism–Response (S–O–R). The S–O–R model posits that external stimuli affect internal states (the “organism”) which in turn drive behavioral responses (the “response”). In our context, the *stimulus* is the marketing content (human/AI/co-created ad), which influences *organismic states* such as perceived authenticity and trust. These in turn lead to *responses* (attitudes and purchase intention). The S–O–R framework is widely used in advertising research to explain how ad features shape consumer perceptions and outcomes

(Donovan & Rossiter 1982; Mehrabian & Russell 1974). We adopt S–O–R to structure how different content and disclosure cues (stimuli) evoke internal processing (authenticity, creativity, trust) and affect purchase intent.

- **Signaling Theory.** Signaling theory (Spence 1973) explains how one party conveys information (signals) to reduce information asymmetry. In marketing, disclosure or branding can serve as signals of quality or intent. Here, the disclosure of AI involvement is a signal informing consumers about the ad’s origin. High transparency can act as a credible signal (akin to a “bond”), but can also activate skepticism if the signal suggests lesser “human essence”. We draw on signaling to hypothesize that AI disclosure will affect authenticity and trust evaluations.
- **Source Credibility Theory.** Source credibility theory posits that a communicator’s perceived expertise and trustworthiness influence persuasiveness (Hovland, Janis, & Kelley 1953; Ohanian 1990). In advertising, well-known credible sources (e.g. experts or trusted celebrities) enhance consumer trust. Analogously, the *perceived source* of content (human vs AI) may carry credibility cues. Traditional “craftsmanship” cues (human effort, labor) signal authenticity. We posit that content attributed at least partly to humans will carry more credibility than content attributed solely to AI (aligning with research that human touches are key authenticity signals (Arnould & Price 2000; Beverland 2005)). Thus, a hybrid content where human intent is evident may strike a balance between novelty and credibility, whereas a fully AI source may risk lower source credibility.
- **Technology Acceptance Model (TAM).** TAM (Davis 1989) describes how perceived usefulness and ease of use drive technology acceptance. Although TAM originates in IS adoption, extensions incorporate trust (Gefen 2000) and social influence for e-commerce. In our context, TAM suggests that consumer acceptance of an ad format (e.g. AI-generated) depends on perceived benefits (e.g. novelty, informativeness) and trust. While not central, TAM underscores that trust and perceived attributes (which are influenced by authorship and disclosure) shape acceptance and intention. We use TAM loosely to motivate why credibility and trust are important moderators of technology-mediated content.

Research Gaps

- a) Existing studies have predominantly compared human-created and AI-generated content, while systematic empirical research on Human–AI co-creation in digital advertising remains limited.
- b) Traditional authenticity research largely assumes human authorship. Human–AI co-creation creates a new form of “hybrid authenticity,” but its effect on consumer evaluations has not been sufficiently examined.
- c) Prior studies report contradictory effects of AI disclosure. Disclosure may enhance transparency and trust in some situations, while in others it may reduce authenticity, trust, and purchase intention by activating persuasion knowledge and scepticism.
- d) Although perceived authenticity and consumer trust are recognised as important determinants of purchase intention, there is insufficient empirical evidence explaining how these variables mediate the effects of Human–AI co-creation and AI disclosure on purchase intention.

- e) Existing literature does not adequately explain how factors such as AI familiarity/literacy and persuasion knowledge may influence consumers' responses to AI disclosure and Human–AI co-created advertising. The study therefore addresses the need for a more integrated model incorporating these factors.

RESEARCH METHODOLOGY

This study adopts a **descriptive and conceptual research design** based entirely on secondary data. Relevant information will be collected from published research articles, academic journals, books, research reports, and credible online sources. The literature will be reviewed and analysed thematically to understand Human–AI co-creation, AI disclosure, perceived authenticity, consumer trust, creativity, and purchase intention. The study will synthesise existing findings to identify key relationships, trends, and research gaps without collecting or analysing primary data.

HUMAN–AI CO-CREATED DIGITAL MARKETING CONTENT

The first objective is to examine the existing literature on Human–AI co-created digital marketing content and understand how it differs from human-generated and AI-generated marketing content. The literature indicates that most earlier studies have focused on comparing human-created and AI-generated content, while Human–AI co-creation remains relatively underexplored. Human–AI co-creation combines human creativity, intention, and judgement with the content-generation capabilities of AI. The literature suggests that such collaboration may provide a balance between the authenticity associated with human involvement and the creativity and novelty associated with AI.

The literature further suggests that consumers may evaluate co-created content differently from purely AI-generated content because human involvement provides additional authenticity and credibility cues. Human effort, craftsmanship, and intention have traditionally been associated with authenticity, whereas fully AI-generated content may sometimes be perceived as less personal or less genuine. Human–AI co-creation therefore represents an emerging form of marketing communication in which human and technological contributions are combined. However, the attached study notes that systematic research on this form of digital advertising remains limited.

ROLE OF AI DISCLOSURE IN DIGITAL MARKETING

The second objective is to analyse the role of AI disclosure in shaping consumer perceptions of authenticity, trust, creativity, and purchase intention. The literature reviewed in the study shows that AI disclosure has produced mixed findings. Disclosure can increase transparency and may enhance consumer trust in certain situations. However, it can also make consumers more aware that they are being exposed to AI-generated content, which may activate persuasion knowledge and scepticism. Consequently, disclosure may increase perceptions of novelty while simultaneously reducing perceptions of authenticity and trust.

The literature therefore presents AI disclosure as a **double-edged signal** in digital marketing. On one hand, informing consumers about AI involvement can communicate transparency; on the other hand, it may create perceptions of impersonality or reduce the human element of advertising. Previous studies cited in the paper report both positive and negative effects of disclosure on trust and purchase intention. This indicates that consumer responses to AI disclosure are not uniform and may depend on factors such as the nature of the content, product context, and individual consumer characteristics.

ROLE OF PERCEIVED AUTHENTICITY AND CONSUMER TRUST

The third objective is to review the role of perceived authenticity and consumer trust in influencing consumer responses and purchase intention toward AI-generated and Human–AI co-created marketing content. Existing literature identifies authenticity as an important factor in consumer behaviour because consumers are more likely to respond positively to content that appears genuine, sincere, and consistent with the values of the brand. The reviewed studies indicate that higher perceived authenticity is associated with greater trust and purchase intention, while perceptions of inauthenticity can weaken consumer confidence and willingness to purchase.

Consumer trust is also identified as an important factor in online purchase behaviour. In the context of AI-generated marketing, trust may become particularly important because consumers can question the credibility and human element of AI-generated content. The literature suggests that authenticity can contribute to the development of trust, which can subsequently influence purchase intention. Human–AI co-created content may therefore have an advantage over fully AI-generated content when consumers perceive meaningful human involvement in the creation process.

INFLUENCE OF CONSUMER-RELATED FACTORS

The fourth objective is to examine the influence of consumer-related factors, particularly AI familiarity, AI literacy, and persuasion knowledge, on consumer responses to AI-generated and Human–AI co-created marketing content. The literature indicates that consumers do not necessarily respond to AI-generated content in the same manner. Differences in familiarity with AI and consumers' understanding of AI technologies may influence how they interpret AI involvement in advertising. Similarly, persuasion knowledge can become activated when consumers recognise that AI has been used in marketing communication, potentially increasing scepticism toward the advertisement.

The reviewed literature suggests that individual differences can influence whether AI involvement is perceived positively or negatively. Consumers who are more familiar with AI may interpret AI-generated or co-created content differently from consumers with limited AI knowledge. Persuasion knowledge may also influence reactions to AI disclosure by making consumers more conscious of the persuasive purpose of advertising. The study therefore highlights AI familiarity/literacy and persuasion knowledge as important factors for understanding variations in consumer perceptions of authenticity, trust, and purchase intention.

CONSUMER RESPONSES TO AI-GENERATED CONTENT

- **AI-Generated Ads and Trust.** Generative AI can create highly realistic ads, but consumers often respond ambivalently. Several studies report *algorithm aversion*: consumers tend to trust AI recommendations less than human ones (Logg, Minson, & Moore 2019; Dietvorst, Simmons, & Massey 2015). For example, Logg et al. (2019) show that people perceive AI as less empathetic, reducing willingness to follow its advice. In marketing, AI-generated content that seems “robotic” can undermine engagement and trust. Campbell et al. (2021) note that artificial “deepfake” ads may violate authenticity and provoke backlash. Recent conceptual work indicates that increased use of AI in ads can activate consumers' persuasion knowledge (awareness of being marketed to) and algorithm aversion, thereby lowering trust (Pawar *et al.* 2026). In sum, consumers are wary of purely AI-authored content, especially if it feels inauthentic.

- **Novelty vs. Authenticity Trade-offs.** Generative AI can also bring fresh creativity. Shi and Jiang (2026) find that labeling content as AI-generated increases perceived novelty and ad attitude, which boosts purchase intention – but at the same time reduces perceived authenticity. Similarly, early findings from a recent review suggest AI-generated ads can be as engaging as human ones under the hood, yet disclosing AI involvement often reduces trust, empathy, and intent due to persuasion knowledge activation. Thus, disclosure is a double-edged cue: it signals transparency but can flag “impersonality” (Luo *et al.*, 2019; Pawar *et al.*, 2026). This complex interplay has not been fully disentangled, and it underlines the need to consider both positive (novelty, transparency) and negative (inauthenticity, reduced trust) effects of AI disclosure.
- **Human–AI Co-Creation.** Preliminary conceptual work suggests that when AI acts as a creative collaborator, consumers may perceive output differently than when AI works alone. Bandawaty (2026) argues that **authenticity in HAC** is a hybrid construct arising from the interplay of human intention and algorithmic generation. In other domains (e.g. design), some evidence shows that allowing users to customize an AI-generated output (co-creating) can heighten feelings of empowerment and satisfaction (Mirzaei *et al.*, 2025). However, systematic study in a marketing context is scarce. We anticipate that co-created ads will be seen as more authentic (since humans are involved) than fully AI ads, yet possibly more novel/creative than fully human ads. This gap in empirical evidence motivates our inquiry.

AI DISCLOSURE, AUTHENTICITY, AND TRUST

- **Disclosure Effects.** Studies on disclosing AI use in ads yield mixed results. Some research finds disclosure increases consumer trust and acceptance. For instance, Nguyen *et al.* (2026) report that revealing AI authorship increased Gen Z consumers’ trust in Vietnam, which mediated higher purchase intentions (no direct effect of disclosure on intent). Others find the opposite: transparency cues can trigger feelings of being deceived or a loss of authenticity. Shi and Jiang (2026) show that AI disclosure labels make ads seem novel but less authentic. Pawar *et al.* (2026) similarly find that disclosing AI involvement can backfire, reducing trust, empathy, and purchase intent via persuasion knowledge. In aggregate, the literature suggests disclosure is salient but not uniformly positive; consumer reactions may depend on product type, framing, and individual differences (Shi & Jiang 2026). Our study will parse out these effects in a controlled setting with co-created vs AI vs human content.
- **Perceived Authenticity and Purchase Intention.** Perceived authenticity (the sense that content is genuine and congruent with a brand’s values) is a strong predictor of positive consumer response. Across contexts (food, tourism, fashion) higher perceived authenticity correlates with trust and purchase intention (e.g. Ellitan 2021; Sin & Choi 2022; Ren *et al.* 2023). For example, Ren *et al.* (2023) show that when consumers see content as more authentic, their purchase intention rises. Authentic cues (crafted visuals, human-centric narratives) create confidence that “the brand truly means it,” fostering loyalty (Beverland 2005; Morhart *et al.* 2015). Conversely, if AI involvement is seen as undermining authenticity, purchase intentions may drop. Research suggests that brands that “stay true to their story” maintain higher consumer trust and loyalty (Sin & Choi 2022). Thus, in our model, perceived authenticity is expected to mediate between HAC/disclosure and trust/intent.

- **Consumer Trust and Purchase Intention.** Trust in the brand or ad is another key driver of purchase intention. Gefen (2003) and others have shown that trust is often the critical antecedent of online purchase behavior. In advertising specifically, consumers' trust in ad content boosts brand attitudes and ultimately purchase intention (Chetioui *et al.* 2021). In the AI context, trust is fragile: if AI content is known, consumers may distrust the brand or ad (Campbell *et al.* 2021; Brüns & Meißner 2024). For example, one recent review notes that AI-generated content can be inauthentic and less trustworthy, reducing brand engagement. We thus posit that any effect of HAC and disclosure on purchase intent will be partly mediated by trust. In particular, disclosures that erode trust (via perceived inauthenticity) should lower intent, whereas content that preserves trust (via credible co-creation) should raise it.

KEY FINDINGS OF THE STUDY

Based on the analysis in the above points, the following **key findings** has been derived in the study. Since the paper follows a **descriptive and conceptual methodology based on secondary data**, these findings represent conclusions and patterns identified from the existing literature rather than results from primary-data testing.

- The literature indicates that Human–AI co-created (HAC) marketing content is an emerging approach that combines **human creativity, intention, and judgement with AI's content-generation capabilities**. Compared with fully AI-generated content, human involvement may provide additional authenticity and credibility cues. However, systematic research on HAC in digital advertising is still limited.
- The reviewed literature suggests that consumers traditionally associate **human effort, craftsmanship, sincerity, and intention with authenticity**. Therefore, marketing content involving meaningful human participation may be perceived as more genuine than content created entirely by AI. HAC content may consequently provide a balance between technological creativity and human authenticity.
- AI disclosure does not have a consistently positive or negative effect on consumers. It can increase **transparency and trust**, but it can also activate persuasion knowledge and scepticism. Disclosure may therefore improve perceptions of novelty while simultaneously reducing perceptions of authenticity and trust.
- The literature shows that AI-generated advertising can offer **freshness, creativity, and novelty**, which may positively influence advertising attitudes and purchase intention. At the same time, AI disclosure can reduce perceived authenticity and may create perceptions of impersonality. Thus, marketers may face a trade-off between the novelty benefits of AI and the authenticity associated with human involvement.
- Existing studies reviewed in the paper consistently identify **perceived authenticity as an important factor in consumer behaviour**. When marketing content appears genuine, sincere, and consistent with brand values, consumers tend to develop greater confidence, trust, and purchase intention. Conversely, perceptions of inauthenticity can weaken consumer confidence and willingness to purchase.

- Consumer trust is identified as another important determinant of online purchase behaviour. In AI-based marketing, trust becomes particularly important because consumers may question the credibility and human element of AI-generated content. The literature suggests that authenticity can contribute to trust, which can subsequently influence purchase intention.
- It indicates that consumers do not respond uniformly to AI-generated or HAC content. **AI familiarity and AI literacy** can influence how consumers interpret AI involvement, while **persuasion knowledge** can make consumers more aware of the persuasive purpose of advertising and potentially increase scepticism.
- The study literature suggests that HAC content may provide a potential middle ground between human-generated and fully AI-generated advertising. It may retain the **creativity and novelty advantages of AI** while maintaining the **authenticity and credibility associated with human involvement**. However, the paper also emphasises that this conclusion requires further empirical investigation because systematic evidence on HAC marketing remains limited.

DISCUSSION

The findings indicate that Human–AI co-creation is becoming an important approach in digital marketing because it combines the efficiency, creativity, and novelty of artificial intelligence with the authenticity, intention, and credibility associated with human involvement. The literature suggests that consumers may perceive fully AI-generated content as less personal or trustworthy, whereas human involvement can provide important authenticity cues. AI disclosure presents a complex situation because transparency may increase trust, while disclosure may also activate persuasion knowledge and create scepticism. Perceived authenticity and consumer trust emerge as important factors influencing purchase intention, while AI familiarity, AI literacy, and persuasion knowledge may explain differences in consumer responses. Overall, HAC content appears to have the potential to balance creativity with authenticity, but the existing literature remains insufficient to establish these relationships conclusively.

FUTURE SCOPE OF RESEARCH

Future research should move beyond the present **descriptive and conceptual analysis of secondary data** and collect **primary data directly from consumers** to obtain more authentic and reliable empirical results. A future study can use questionnaires, interviews, or experimental methods to examine how consumers actually respond to human-generated, AI-generated, and Human–AI co-created marketing content, both with and without AI disclosure. Primary data would help validate whether perceived authenticity, consumer trust, AI familiarity, AI literacy, and persuasion knowledge genuinely influence purchase intention in real consumer settings. Future researchers may also compare different age groups, product categories, digital platforms, and consumer segments to obtain a broader understanding of AI-based marketing. Such empirical research would help confirm, refine, or challenge the relationships identified through the present literature-based study.

CONCLUSION

The study concludes that Human–AI co-creation represents a promising approach in digital marketing by combining the creativity, efficiency, and novelty of artificial intelligence with the authenticity, human intention, and credibility associated with human involvement. The review indicates that perceived authenticity and consumer trust are important factors influencing consumer responses and

purchase intention, while AI disclosure can have both positive and negative effects depending on consumer characteristics and context. AI familiarity, AI literacy, and persuasion knowledge may further shape consumers' interpretations of AI-generated and co-created content. Overall, Human–AI co-created content has the potential to achieve a balance between technological innovation and human authenticity; however, the existing evidence is still limited because the present study is based on secondary data. Therefore, future research should use primary data to empirically validate these relationships and provide more authentic and reliable evidence.

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