Leadership, Learning, and Business Beyond Boundaries: Managing Change in a Complex World
21–23 May 2026
Ljubljana, Slovenia
make learn TIIM PIConf
Management, Knowledge and Learning International Conference
Technology, Innovation and Industrial Management
Sustainable Development

The AI Advertising Dilemma: Does Artificial Creativity Build or Break Brand Loyalty?

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Abstract

The rapid development of Artificial Intelligence (AI) has reshaped many aspects of marketing and consumer perception. This exploratory research investigated the relationship between perceived value, perceived trust, and perceived innovation of AI-generated marketing content and their impact on brand loyalty as research in this area is scarce. Multiple linear regression results revealed that the three independent variables together had a significant positive impact on brand loyalty. However, individually, only perceived value had significant impact on brand loyalty, whereas perceived trust and perceived innovation did not. This research provides preliminary insights into consumer perceptions of AI-generated marketing content. The findings serve as an initial step that encourage further scholarly investigation. It emphasizes the importance of marketers to integrate AI technologies thoughtfully to ensure that such innovations enhance perceived value without undermining authenticity or trust. Future research should employ larger sample, examine additional brands and explore qualitative insights to deepen understanding of consumer perceptions of AI-generated marketing content.

Keywords: Artificial Intelligence, Brand Loyalty, Marketing, Content Strategy, Perceived Value, Perceived Trust, Perceived Innovation

INTRODUCTION

The rapid development of Artificial Intelligence (AI) has changed many aspects of business and society, and marketing has become one of its most prominent areas of application (Roetzer & Kaput, 2022). Traditional marketing methods such as print, radio, and television are increasingly being complemented and, in some cases, replaced by digital marketing channels that provide greater efficiency, personalization, and real-time consumer engagement (Dubey, 2022). More recently, Generative AI

(GenAI) has evolved into a powerful tool capable of creating text, images and even video in seconds, challenging traditional definitions of creativity and brand communication (Pascalau & Urziceanu, 2020).

However, this transformation also brings new challenges. While companies are increasingly experimenting with marketing content created using AI, questions remain about how consumers perceive this content in terms of value, trust and innovation, and whether it leads to brand loyalty. Some research suggests that consumers may be sceptical about materials created by AI, and they consider them as less reliable or trustworthy (Labalova, 2023; Rae, 2024). Others believe that the accuracy, personalization, and novelty of AI can positively impact consumer perception and increase loyalty (Massoudi et al., 2025; Yin & Qiu, 2021). These contradictory findings highlight a significant gap in our understanding of the role of AI in shaping consumer brand relationships.

Perceived Value

Perceived value is a multifaceted structure that has been studied from both qualitative and quantitative perspectives. It is both subjective, shaped by personal preferences, expectations, and experiences, and objective, based on measurable aspects such as cost and functionality. Essentially, perceived value originates from the customer's experience and their evaluation of the relationship between what they have gained and what they have given up (Yang et al., 2016). In consumer research, it has been widely studied as a predictor of perceived risk, brand perception, and brand loyalty (Zauner et al., 2015). In marketing theory, perceived value is often conceptualized as the result of trade-offs. Consumers evaluate available choices by weighing perceived benefits (such as quality, product features, or psychological satisfaction) against perceived sacrifices (including monetary costs, time, and physical or cognitive effort) (Pandza Bajs, 2015).

With the emergence of AI in marketing, people's perception of value is undergoing further transformation. AI technology is increasingly being used for personalized interaction, automated processes, and enhancing consumer engagement. When consumers perceive an AI-based marketing experience as accurate, meaningful, and interactive, they report a higher level of perceived value (Yin & Qiu, 2021). In addition to immediate usefulness, the perceived value of advertising created with AI is also related to consumer loyalty outcomes. This suggests that AI can not only increase efficiency but also strengthen long-term relationships with the brand (Massoudi et al., 2025). This means that AI-based advertising design should focus on creating content that is human-like, highly accurate, and personalized according to individual needs to maximize perceived value and thereby increase brand loyalty.

Perceived Trust

Trust is widely recognized as a key factor in managing organizational vulnerability, enhancing creativity, and maintaining relationships, primarily achieved through communication (Gara & La Porte, 2020). In the marketing environment, content itself becomes the object of trust, which means that consumers' judgment of credibility often depends on their perception of marketing materials. If communication reflects honesty, clarity, and delivers on promises, consumers are more likely to trust the brand (Bauman & Bachmann, 2017). However, gaining trust is not easy, because it takes time to establish, and it is inherently fragile (Cvitanovic et al., 2021). Therefore, companies need to establish strong customer relationships by using various methods such as innovative product development and online advertising (Wijaya & Annisa, 2020).

Empirical evidence showed that in business-related applications, AI-generated images, especially if clearly labelled as AI-generated, reduce perceived trust and authenticity (Bui et al., 2024; Monahan et al., 2025). In fact, audiences often scrutinize the information generated by AI more critically, which can induce negative emotions and reduce satisfaction with the information and its creators (Rae, 2024). However, the perception of content created by AI is not universally negative. In some non-profit areas, such as education, images created by AI are associated with ease of use, higher levels of perception and trust (Pyae, 2025). These different findings suggest that the credibility of AI-generated advertisements may be highly dependent on context, influenced by factors such as application domain, transparency, and consumer expectations.

Perceived Innovation

Innovation can be understood as a process and a mindset. As a process, it requires careful execution to maximize results, and as a mindset, it requires an organizational culture where members adopt and maintain innovative thinking (Kahn, 2018). From a strategic perspective, marketing innovation initiatives are a key driving force for excellence and competitiveness (Gupta et al., 2016; Sutapa et al. 2017) It is argued that maintaining the long-term competitiveness of small and medium-sized enterprises is particularly important (Quaye & Mensah, 2018). However, the interpretation of the composition of innovation ultimately depends on the customer, not the organization itself. Companies may design innovative solutions, but the opinions of customers determine whether these solutions are accepted or rejected (Gleim et al., 2015).

The rise of AI has greatly changed the conceptualization and practice of innovation in marketing. Some scholars argue that while AI's capabilities are constantly expanding, its potential to radically change the innovation process itself is limited, as human judgment and intuition remain indispensable (Cockburn et al., 2018). Perceived quality enhances the perception of innovation, which in turn affects loyalty outcomes (Pappu & Quester, 2016). This suggests that for advertising created using AI to be considered truly innovative, it must also be viewed as high-quality and relevant. Visual effects created by AI are increasingly being integrated into idea development and prototyping processes, becoming innovative tools for rapid testing and creative search (Bilgram & Laarmann, 2023). In the field of marketing, these AI-driven outputs are not only tools to improve efficiency, but also innovative signals to shape consumers' orientation towards brands.

Brand Loyalty

Loyalty is often considered the foundation of brand success as it allows companies to gain a competitive advantage and maintain long-term growth (Azizan & Yusr, 2019). Brand loyalty is defined as the level of consumer commitment to a particular product or service, expressed in repeated purchases and persistent preferences, and is closely related to the wider structure of customer loyalty (Reddan et al., 2010). Relationship-wise, brand loyalty reflects buyers' feelings and emotional attachment to the brand, while behavioural-wise this is manifested in repeat purchase patterns (Bernarto et al., 2020). In marketing, brand loyalty is widely studied, especially in developed countries, where it is considered a key factor in maintaining business competitiveness (Tabaku & Zerellari, 2015).

With the integration of AI and marketing, brand loyalty is being significantly reshaped. AI technology provides customized and personalized experiences, enhancing the perception of brand responsiveness, efficiency, and innovation, all of which can improve customer satisfaction and loyalty (Kiang, 2024).

For example, in the luxury fashion industry, AI-driven chatbots have been proven to cultivate brand loyalty, especially when chatbot quality and perceived trust are high (Shahzad et al., 2024). More broadly, AI driven brand experiences have a positive impact on brand preference and loyalty outcomes. This highlights the importance of consumer engagement in AI marketing strategies (Ahmed et al., 2025; Menidjel et al., 2022).

This study contributes to the literature as it touches on a new and under-explored area: the role of GenAI in shaping consumer perception and brand loyalty. First, it provides empirical evidence on AI-generated advertising video that is still scarce in modern marketing research. Second, it presents perceived innovation as a variable rarely studied in this context, which expands the theoretical understanding of how consumers value AI-enabled creativity. Third, the study is being conducted in Germany, which bridges the demographic gap in existing studies that have mostly focused on non-Western countries or the United States. Finally, the study provides relevance and visibility through the study of a world-renowned brand that has already applied AI in its campaigns. This will make the findings valuable for both scholars and practitioners.

The following hypotheses are made:

- H1: Perceived value, perceived trust, and perceived innovation together have a significant impact on brand loyalty
- H2: Perceived value has significant impact on brand loyalty
- H3: Perceived trust has significant impact on brand loyalty
- H4: Perceived innovation has significant impact on brand loyalty

METHOD

Participants

In this study, 24 participants were recruited using convenience sampling through a German health-related news portal. The sample comprised 8 women, 16 men. 11 participants belonged to the age group over 55 years, 8 participants were between 45 and 54 years, 2 participants were between 35 and 44 years, and 3 participants were between 25 and 34 years. Geographically, 23 participants resided in Germany and 1 participant resided in Switzerland.

Design

This study employed a relational design by using multiple linear regression to examine the relationships between the dependent and the independent variables. The final score of each three independent variables: perceived value, perceived trust, and perceived innovation was measured between 1 (lowest) and 5 (highest), based on the average of relevant items. The final score of dependent variable brand loyalty was measured between 5 (lowest) and 25 (highest), based on the sum of relevant items.

Materials

To assess all variables, 14 questions in total rated on a 5-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5) were used. A sample statement in perceived trust goes “I feel confident in the intentions of this brand based on this content.” A sample statement in perceived value goes “The brand appears worth my time or money based on this content.” A sample statement in

perceived innovation goes “This marketing content feels innovative and cutting-edge.” And finally, a sample statement in brand loyalty goes “I would continue buying from or supporting this brand based on this content.” Perceived value (α = .76), perceived trust (α = .81), and perceived innovation (α = .94) were each assessed with 3 questions, and brand loyalty was assessed with 5 questions. No external scale sources were used. The study indicated an acceptable level of internal consistency for the scale with the selected sample (α = .89).

Procedure

Participants were recruited for the study through a poster shared on the news portal. They could choose to complete the study either in German or English. Those interested in participating were first provided with a participant information sheet, and an informed consent form. Consent was obtained after participants agreed to all terms. Following consent, participants were asked to watch a short commercial video from Coca-Cola. It is important to note here that participants were not informed that the video was generated by AI. Then, they were asked to complete a questionnaire, which took approximately 20 minutes to complete. Upon completion, participants were provided with a debrief sheet and were thanked for their participation. Participants data privacy was protected by the General Data Protection Act 2018.

RESULT

SPSS Version 27 was used to conduct the following statistical analysis. The descriptive statistics for the independent variables were analysed first. The mean score for perceived value was 2.68 (*SD* = 1.25), indicating an above-midpoint level within the observed range of 1 to 4.33. For perceived trust, the mean score was 2.76 (*SD* = 1.29) which was below the midpoint of its range (1 to 4.67). perceived innovation had a mean score of 2.63 (*SD* = 1.02), indicating a relatively low level within its range of 1 to 4.33.

Regarding the dependent variable, the mean score for brand loyalty was 12.42 (*SD* = 5.83), which was on the lower end of its range (5 to 20). Detailed statistics can be found in Table 1.

Table 1: Mean score across all variables

Variable	Mean	SD
Perceived value	2.68	1.25
Perceived trust	2.76	1.29
Perceived innovation	2.63	1.02
Brand loyalty	12.42	5.83

Prior to conducting the analysis, key parametric assumptions were assessed to confirm the suitability of multiple linear regression. First, the correlations among the three independent variables were examined, and none were excessively high ($|r| < .90$), which showed no issues with multicollinearity. Next, the histograms and P-P plots for the dependent variable revealed that the data followed a normal distribution, hence the normality assumption satisfied. Additionally, the maximum absolute value of the standardized residuals for the dependent variable was 2.02, and Cook’s distance value was .21, which confirmed the absence of influential cases. Finally, scatter plots demonstrated that the assumptions of homoscedasticity and linearity were met for the dependent variable.

A multiple linear regression was then performed to examine the relationship between the independent variables – perceived value, perceived trust, and perceived innovation – and brand loyalty. The overall model was statistically significant, F (3, 20) = 25.40, $p < .001$, with an adjusted R^2 of .76, indicating that 76% of the variance in brand loyalty was explained by the independent variables.

Individually, perceived value showed significant association, $\beta = 3.08$, $t = 2.66$, $p = .015$. This suggests that higher levels of perceived trust are associated with increased brand loyalty. perceived trust, while positively associated, did not reach statistical significance, $\beta = 1.23$, $t = 1.20$, $p = .248$. Similarly, perceived innovation showed a non-significant negative association, $\beta = -.16$, $t = -.20$, $p = .848$. See Table 2 for full analysis.

Table 2: Regression coefficients for brand loyalty

Variable	Beta	95% CI	SE	t	p
Perceived value	3.08	[.66, 5.50]	1.16	2.66	.015
Perceived trust	1.23	[-.92, 3.38]	1.03	1.20	.248
Perceived innovation	-.16	[-1.83, 1.52]	.80	-.20	.848

Note. * $p < .05$

Regarding participants' recognition of the stimulus material, 16 out of 24 respondents correctly identified the video as AI-generated, 7 expressed uncertainty and 1 did not recognize it as AI-generated. This indicates that most respondents were sufficiently aware of GenAI to identify its outputs. Familiarity with the brand varied among participants. 10 respondents recognized Coca-Cola primarily as a beverage manufacturer; 5 occasionally encountered the brand in news media, and 9 were somewhat aware of its marketing strategies. This implies that not all consumers actively follow its marketing innovations although Coca-Cola is a globally recognized brand.

DISCUSSION

This study aimed to investigate the relationship between perceived value, perceived trust, perceived innovation, and brand loyalty. Multiple linear regression analysis revealed that perceived value, perceived trust, and perceived innovation of AI-generated marketing video together have a positive significant effect on brand loyalty; hence, H1 was supported. Perceived value has a significant positive effect on brand loyalty; hence, H2 was supported. While perceived trust positively associated with brand loyalty, this relationship was not statistically significant, hence H3 was partially supported. Perceived innovation had a negative relationship with brand loyalty, and this relationship was not significant, hence, H4 was not supported.

The study showed that perceived value of AI-generated marketing content has a significant positive impact on brand loyalty. This is consistent with those of a wider study. Perceived value is a central factor in determining consumer attitudes, and its impact spans many industries. For example, Liu et al. (2025) have demonstrated that perceived value in the context of virtual streamers created using AI has a significant positive impact on a customer's intention to make a purchase. This indirectly confirms the findings of this study, since the intention to make, a purchase is conceptually related to brand loyalty; Consumers who see value in a digital interaction are more likely to spread that positive assessment to the brand behind it. Similarly, Huang et al. (2025) found that AI-generated patterns in clothing design positively affect purchasing intent. Again, this connection confirms the current results. When customers

perceive AI-based innovations as valuable, they are more likely to engage with the brand over time. As Laksmana (2018) points out, the intention to make a purchase directly affects brand loyalty, especially in the context of social media marketing. These parallels suggest that perceived value, whether in entertainment, fashion or advertising, plays a key role in maintaining brand loyalty.

Perceived trust was found to have a non-significant positive relationship with brand loyalty. One explanation for the lack of statistical significance in this study may be the impact of functional risk. Prejudice, misinformation, and inaccuracy remain persistent issues that undermine trust in content created using AI (Labajva, 2023; Wang & Chen, 2024). This means that in order to maintain long-term trust, companies need to ensure transparency, accuracy, and reliability of AI applications in marketing. In addition, trust is closely related to risk, as demonstrated by the concepts of ethics of creativity, privacy protection, interpretation, control, and accountability (Liu, 2021; Yu et al., 2025). Lack of these guarantees may lead to suspicion or isolation, while cautious adherence to these guarantees can lead to trustworthiness.

The perceived innovation was found to have a negative impact on brand loyalty, and participants reported that overall, the level of perception of innovation was low. This suggests that the audience did not perceive Coca-Cola's AI advertising campaign "Holidays are Coming" as innovative, and many treated it disapprovingly. This conclusion is somewhat surprising. the negative correlation indicates that higher levels of innovation perception are associated with lower brand loyalty. The result of this contradiction may be due to the participants' varying levels of understanding of the brand and their involvement in marketing innovation. For some consumers, brand loyalty is less dependent on advertising campaigns and is more closely related to habitual consumption and emotional attachment to the product itself (Pedeliento et al., 2016). In this case, participants' loyalty may be based on their long-term relationship with Coca-Cola as a beverage, rather than their evaluation of the advertisement (Adam et al., 2018).

This study has several limitations. First, the sample size is relatively small, which may limit the generalization of the results to broader populations. However, this study is exploratory in nature and aims to provide preliminary insights into consumer perceptions of AI-generated marketing content. As research in this area is still emerging, the findings serve as an initial step that may encourage further scholarly investigation into the relationship between AI-generated marketing and consumer behaviour. Second, the study focused on a single brand, Coca-Cola. Although the brand is widely recognized and familiar to many consumers, the use of such a well-established brand may have introduced bias in participants' responses. Existing brand perceptions and prior brand loyalty could have influenced participants' evaluations of the AI-generated marketing content, potentially affecting the measured relationships. Future research could address this limitation by examining multiple brands across different industries and levels of brand familiarity to obtain more generalizable results.

In order to succeed in todays and future marketing environments, marketers must constantly adapt to technological changes while maintaining the humanistic qualities that support consumer trust and loyalty. The rise of AI provides powerful opportunities for data interpretation, audience engagement, and value creation (Cluley et al., 2020). However, it also requires continuous learning and adaptability. Therefore, in order to face the future, it is necessary to up-skills and re-skill according to constantly changing customer expectations. Marketing agencies and organizations should develop internal strategic plans and train their employees to responsibly adopt AI, ensuring that employees not only understand how to effectively use AI, but also how to integrate it into a broader strategic framework (Govindaraj et

al., 2025). In addition to formal training, marketers must also cultivate a growth mindset and self-initiate learning journey to enhance their ability to critically apply AI in strategy and innovation (Beichter & Kaiser, 2023).

Overall, the study highlights that in the age of AI, perceived value is the foundation of brand loyalty formation, and perceived trust and perceived innovation need further study to fully understand their role. This research has contributed to expanding the literature on the use of AI in marketing by focusing on new and unknown areas. It gives preliminary insight into how to integrate AI into brand strategy. This lays the foundation for future research that will expand through larger samples, wider expertise, and more diverse methodologies.

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