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WHEN MACHINES CREATE MEANING: INVESTIGATING AUTHENTICITY AND TRUST IN AI-GENERATED VISUAL MARKETING AMONG MILLENNIALS

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Abstract. As Generative AI floods brand communication with AI-generated visuals, this study interrogates how consumers read authenticity and allocate trust to machine-made marketing, pinpointing when, why, and whom AIGC persuades or backfires. Addressing the issue, this study investigates the effect of Type of Visual Content (AI-generated vs human-generated) on perceived authenticity, trust, and repurchase intention, while brand familiarity as a moderating variable that potentially strengthens or weakens this relationship. Data were collected through an online survey targeting millennial consumers in Indonesia, a generation that occupies a critical position between digital adaptability and human-centered value orientation. Unlike digital natives, millennials have experienced both the pre-digital and AI-dominant eras, making them a highly relevant group for assessing how authenticity and trust are negotiated in technology-mediated marketing contexts. Data were analyzed using Covariance-Based Structural Equation Modeling (CB-SEM). The results reveal that the type of visual content significantly shapes perceptions of authenticity, which subsequently fosters trust and enhances repurchase intention. Furthermore, higher brand familiarity amplifies the positive association between content type and perceived authenticity. These findings emphasize that the success of AI-based marketing depends not only on technological innovation but also on the brand's ability to project human sincerity and maintain relational trust. Theoretically, this study extends the concept of AI-thenticity by demonstrating that authenticity and trust as psychological mechanism linking visual content design to consumer loyalty.

Keywords; AI-generated content, authenticity, trust, brand familiarity, repurchase intention, millennial consumers.

1. Introduction

The rapid advancement of Artificial Intelligence (AI) has revolutionized marketing communication, particularly through the emergence of AI-Generated Content (AIGC), which enables brands to produce visual content efficiently and at scale (Dwivedi et al., 2023). Beyond technological innovation, this phenomenon raises critical questions about how consumers perceive authenticity and trust in machine-created messages (Grewal et al., 2017). Yet, this technological shift introduces new concerns about how consumers evaluate authenticity, sincerity, and trust in machine-produced messages, a tension reflected in growing skepticism toward algorithm-mediated communication (Davenport et al., 2020; Grewal et al., 2017; Longoni & Cian, 2022). Although AIGC enhances creative output, consumers often respond ambivalently, appreciating its sophistication while questioning its emotional realism and ethical transparency (Huang & Rust, 2021). This gap is particularly urgent given the limited empirical evidence comparing

authenticity perceptions between AI- and human-generated visuals in emerging markets like Indonesia, where digital adoption is high but trust in AI remains fragile. Moreover, brand familiarity may further shape these responses, as established brands risk violating consumer expectations when they incorporate AI-driven content (Gedas Kučinskas, 2025; Li et al., 2023). Therefore, this study investigates how visual content type influences perceived authenticity and consumer trust, while examining brand familiarity as a moderating factor (Gedas Kučinskas, 2025). Theoretically, it advances the evolving concept of *AI-thenticity*, authenticity emerging from human-machine collaboration (Bui et al., 2024), and practically offers insights for marketers seeking to balance technological efficiency with emotional credibility in an increasingly automated communication landscape.

2. Literature Review

2.1 Type of Visual Content and Perceived Authenticity

The type of visual content whether generated by human (HGC) or by artificial intelligence (AIGC), critically influences how consumers judge a brand's authenticity. It can be assessed through audience alignment, content adaptability, engagement performance, perceived innovation, and efficiency value (Stanikzai & Mittal, 2025). Perceived authenticity itself reflects genuineness, realism, emotional sincerity, and value congruence (Bui et al., 2024). Research indicates that HGC tends evoke stronger authenticity due to its emotional depth and intentional creativity (Bosch, 2024), while AIGC often appears artificial and detached, especially when its synthetic nature is disclosed (Zhang & Hur, 2025). However, consumers tend to perceive AI-mediated content as authentic when it reflects human values and creative norms (Haupt et al., 2025). Based on these findings, the type of visual content serves as a salient cue shaping consumers' authenticity evaluations in AI-mediated marketing communication.

H1. The type of visual content (AIGC vs. HGC) significantly affects perceived sincerity

2.2 Brand Familiarity as a Moderator

Brand familiarity refers to consumers' recognition, recall, and prior experience with a brand, encompassing both cognitive awareness and effective connection (Campbell & Keller, 2003). It can be evaluated through brand recognition, knowledge, experience, and recall confidence (Al-Shuaili et al., 2023; García-Madariaga et al., 2024). High brand familiarity enhances credibility but may reduce authenticity when familiar brands use AI-generated visuals, creating a mismatch with their human-centric image (Longoni & Cian, 2022; Zhang & Hur, 2025). For less familiar brands, AIGC can boost perceived innovation and message value (Cha & Wang, 2025; Eman, 2025).

H2. Brand familiarity moderates the effect of visual content type on perceived authenticity

2.3 Perceived Authenticity and Trust

Trust refers to consumers' willingness to rely on a brand based on beliefs in its credibility, integrity, and benevolence (Chaudhuri & Holbrook, 2001; Gefen et al., 2003). Authenticity serves as psychological foundation for trust formation by signaling moral alignment and relational sincerity rather than persuasive manipulation (Teepapal, 2025). When visuals appear synthetic or lack emotional depth, perceived authenticity declines, reducing trust (Belanche et al., 2025). Authentic expression, conversely, reinforces

confidence in a brand's honesty (Hernandez-Fernandez & Lewis, 2019; Zafar et al., 2021).

H3. Perceived authenticity positively influences consumer trust.

2.4 Trust and Repurchase Intention

Trust serves as a key driver of consumer loyalty and repurchase behavior (Gökerik, 2024). Conversely, weakened trust especially under algorithmic or impersonal communication reduces consumers' willingness to repurchase (Teepapal, 2025). High trust strengthens the repurchase intention indicators by fostering relational security and consistent brand preference (Kareem & Venugopal, 2023; Wang et al., 2022).

H4. Trust positively influences repurchase intention.

3. Methods

This study employs a quantitative survey to examine the effects of visual content type (AI-generated vs. human generated) on perceived authenticity, trust, and repurchase intention, moderated by brand familiarity. Respondents were Indonesian millennials (born 1981–1996) who are active users of e-commerce platforms and familiar with AI-based marketing. This group was chosen because millennials represent one of the largest digital consumer segments in Indonesia and are statistically the most exposed to online advertising. Selecting this demographic helps ensure sample relevance while minimizing bias from generational differences in technology adoption or AI literacy. Measurements used a 1-10 semantic differential scale to assess bipolar perceptions. Data were analyzed using Covariance-Based SEM with IBM SPSS AMOS 24.

4. Measurement

All instruments were adapted from verified scales. TOVC (Stanikzai & Mittal, 2025), Perceived Authenticity (Bui et al., 2024; Napoli et al., 2014), Trust (Chaudhuri & Holbrook, 2001; Gefen et al., 2003), Brand Familiarity (Campbell & Keller, 2003), and Repurchase Intention (Wang et al., 2022). The CFA results indicated strong measurement quality, with loadings ≥ 0.70 , CR ≥ 0.70 , and AVE ≥ 0.50 . For the moderation test, all variables were mean-centered before creating the interaction term, following the latest AIGC analysis recommendations (Kirk & Givi, 2025; Belanche et al., 2025).

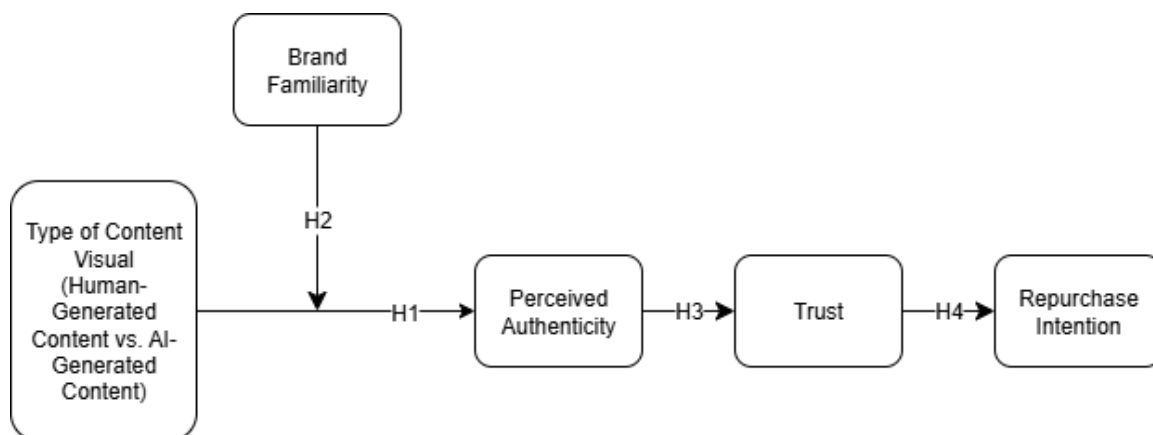


Fig 1. Research Framework

5. Results

Table 1 summarizes the demographic profile of the 300 respondents involved in the study. The sample consists of Indonesian millennials who actively use e-commerce platforms and have prior exposure to AI-generated promotional content. This demographic alignment ensures that respondents are contextually relevant to the study's focus on AI-based visual marketing.

Table 1. Respondent Characteristics

<i>Characteristics</i>	<i>Attribute</i>	<i>Total</i>	<i>Percentage (%)</i>
Gender	Male	144	48
	Female	156	52
Age	29-32 years	81	27
	33-36 years	113	37,7
	37-40 years	69	23
	41-44 years	37	12,3
Repurchase experience on e-commerce	Yes	291	97
	No	9	3
Exposure to AI-generated promotional content	Yes	300	100
	No	0	0

Source: Research Result, 2025

At the preliminary of the SEM analysis, a normality test was carried out to verify that the data distribution approximated a normal pattern (Hair et al., 2019). The multivariate critical ratio of 1,741 was within the $\pm 2,58$ limit, confirming normality. Z-scores values is -2,76 to 2,669 and mahalanobis distance value is 38,489 > 45.314 indicated no outliers. Thus, the data met normality and outlier assumptions for SEM analysis.

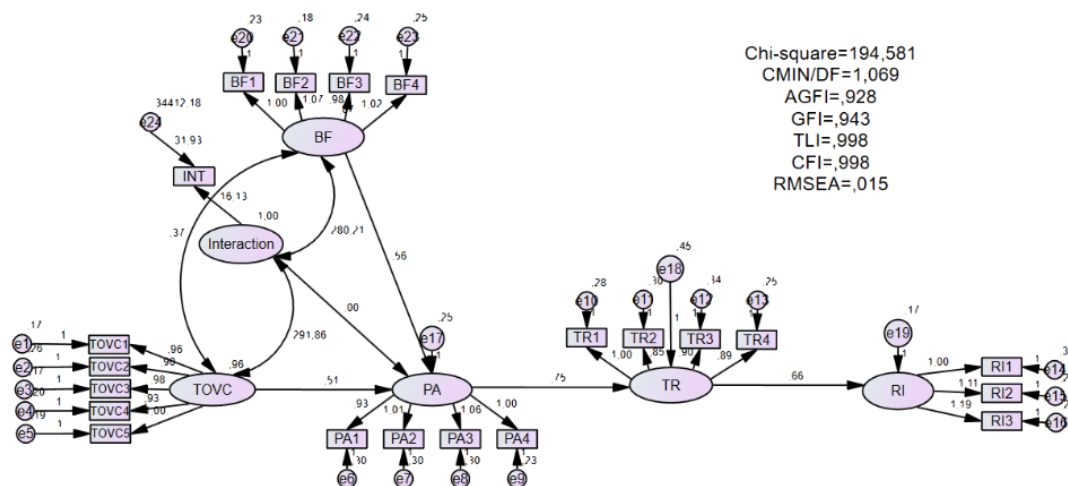
Table 2. Measurements, Loadings, CR, dan VE

No	<i>Questionnaire Statement</i>	<i>Construct</i>	<i>Indicator</i>	<i>Loading Factor</i>	<i>CR</i>	<i>VE</i>
1	Human-generated content (HGC) feels more aligned with my needs than AI-generated content (AIGC)	<i>Type of Visual Content (AI-Generated Content vs. Human-Generated Content)</i>	TOVC1	0,837	0,908	0,665
2	HGC appears more contextually appropriate than AIGC		TOVC2	0,752		
3	HGC is more engaging and encourages me to like, comment, or share than AIGC		TOVC3	0,843		
4	HGC content seems more creative than AIGC		TOVC4	0,809		
5	HGC is more efficient in delivering messages than AIGC		TOVC5	0,834		
6	HGC feels more natural, not articially engineered, than AIGC	<i>Perceived Authenticity</i>	PA1	0,700	0,828	0,546
7	HGC looks more realistic, resembling real-world situations, than AIGC		PA2	0,730		
8	HGC conveys emotions in a more genuine way than AIGC		PA3	0,746		
9	HGC reflects more personal or social meaning than AIGC		PA4	0,777		
10	HGC increases my confidence in the brand's capability than AIGC	<i>Trust</i>	TR1	0,764	0,809	0,514
11	HGC feels more honest than AIGC		TR2	0,685		
12	HGC reflects brand consistency between its stated values and actions better than AIGC		TR3	0,678		
13	HGC content evokes more positive feelings toward the brand than AIGC		TR4	0,738		
14	Advertisements from familiar brands appear more convincing when created by humans rather than by AI	<i>Brand Familiarity</i>	BF1	0,789	0,877	0,640

No	Questionnaire Statement	Construct	Indicator	Loading Factor	CR	VE
15	Previous experiences with a brand make me trust HGC more than AIGC		BF2	0,849		
16	Emotional attachment to a brand increases my trust in HGC than AIGC		BF3	0,775		
17	Recent experiences with a brand make human-created advertisements feel more authentic than AI-generated ones		BF4	0,785		
18	More willing to purchase or use a brand that present HGC that AIGC	Repurchase Intention	RI1	0,628	0,753	0,505
19	Intend to continue using products or brands that present HGC rather than AIGC		RI2	0,739		
20	More likely to recommend a brand that presents HGC compared to AIGC		RI3	0,758		

Source: Research Result, 2025

After the SEM analysis, validity and reliability assessments were performed to confirm the accuracy and consistency of the measurements. Table 2 shows that all indicators have factor loadings exceeding 0,40 with VE values above 0,50 and CR values above 0,70. Its indicating that the instrument is both valid and reliable for subsequent analysis.



Source : Research Result, 2025

Fig 1. Model Figure

The structural model tested in this study illustrates the relationships among Type of Visual Content (TOVC), Perceived Authenticity (PA), Trust (TR), Repurchase Intention (RI), and the moderating role of Brand Familiarity (BF). Each latent variable is measured by multiple indicators with significant factor loadings, indicating strong construct validity. The model also includes an interaction term to examine whether brand familiarity strengthens or weakens the effect of visual content on authenticity. Overall, the model demonstrates an adequate fit, as shown in the following goodness-of-fit indices.

Table 3. Goodness of Fit

<i>Goodness of Fit</i>	<i>Analysis Results</i>	<i>Cut-off Value</i>	<i>Model Evaluation</i>
Chi-Square	194,581	Expected to be small	Marginal Fit
CMIN/DF	1,069	<2,000	Fit
AGFI	0,928	>0.90	Fit
GFI	0,943	>0.90	Fit
TLI	0,998	>0.95	Fit
CFI	0,998	>0.95	Fit
RMSEA	0,015	<0.80	Fit

Source : Research Result, 2025

The goodness of fit was conducted to verify the alignment of the structural model with the empirical data. Following (Hair et al., 2019), the assessment employed indices such as Chi-square, CMIN/DF, GFI, AGFI, CFI, TLI, and RMSEA. As shown in Table 3, all indices meet the criteria, indicating that the structural model fits the data well and is suitable for next analysis.

Table 4. Hypotesis Testing

<i>Influence Relationship</i>		<i>Estimate</i>	<i>C.R.</i>	<i>P</i>
Perceived Authenticity	← Type of Visual Content	0,511	11,731	0,000
Perceived Authenticity	← Brand Familiarity	0,562	7,197	0,000
Perceived Authenticity	← Interaction	0,000	-6,558	0,000
Trust	← Perceived Authenticity	0,747	12,887	0,000
Repurchase Intention	← Trust	0,655	13,669	0,000

Source : Research Result, 2025

Hypothesis testing was conducted to identify causal relationship between variables. The results indicate that all direct relationships proposed in the model are supported. Content type significantly shapes perceived authenticity, with human-generated content eliciting stronger authenticity judgments than AI-generated visuals. Perceived authenticity, in turn, shows a clear and positive influence on trust, and trust significantly predicts consumers' repurchase intention. These findings confirm H1, H3, and H4, highlighting authenticity's central role as a psychological bridge that links visual content cues to trust formation and subsequent behavioral intentions. Overall, the results resonate with recent discussions in digital marketing and AIGC research, which emphasize the emotional and perceptual nuances consumers rely on when engaging with AI-mediated brand communication (Belanche et al., 2025; Bui et al., 2024; Zhang & Hur, 2025).

The moderation analysis reveals a statistically significant interaction between content type and brand familiarity on perceived authenticity ($CR = -6.588$; $p < 0.001$). Although the coefficient appears as 0.000 due to rounding in the software output, the large CR value indicates that the moderating role of brand familiarity is indeed present. Importantly, the magnitude of this interaction is extremely small (a near-zero effect), meaning that while the interaction is statistically detectable, its practical influence is minimal. A closer look through simple-slope patterns shows that when brand familiarity is low, consumers clearly distinguish between human-generated and AI-generated content in terms of authenticity. As familiarity increases, however, this distinction becomes much weaker. In other words, the more consumers know and trust a brand, the less they rely on content-level cues to form authenticity judgments, shifting instead toward accumulated relational impressions. This pattern aligns with schema-based evaluation theories and recent findings suggesting that high familiarity can soften consumers' sensitivity to AI-related authenticity differences (France et al., 2025; Longoni & Cian, 2022). While the

moderating effect is statistically significant, its small size warrants careful interpretation in both theoretical and managerial contexts.

6. Discussion

The findings of this study both reinforce and challenge prior research. Contrary to Zhang & Hur (2025), who reported that AIGC can enhance perceived credibility in utilitarian advertising contexts, this study shows that in visual–hedonic settings, human-generated content remains superior in fostering authenticity and trust. The results also contribute to the conversation around the AI-authorship effect identified by Kirk & Givi (2025), which suggests that knowing content is AI-made can dampen consumers' emotional responses. Although the moderating effect of brand familiarity in this study is statistically detectable yet extremely small, the pattern indicates that familiarity helps consumers rely less on content cues and more on relational memory. Recent research by Belanche et al. (2025) and (Haupt et al., 2025) similarly shows that reactions to AI content depend heavily on context and prior experiences. Together, these findings suggest that familiarity can act as a subtle protective filter when brands begin adopting AIGC.

7. Conclusion

This study shows that visual content type (AIGC vs. HGC) significantly influences perceived authenticity, which in turn shapes trust and repurchase intention. Human-generated visuals remain more authentic due to their emotional depth and sincerity. Although brand familiarity interacts with these effects, its moderating impact is minimal, slightly reducing consumers' sensitivity to differences between AIGC and HGC. The findings extend the concept of AI-thenticity by highlighting the balance needed between technological efficiency and human sincerity. Brands, especially those with high familiarity, should integrate AIGC cautiously to avoid authenticity dilution and maintain trust. Practically, marketers should combine AI capabilities with human creativity to preserve authenticity and strengthen long-term consumer relationships.

8. Limitations

This study focuses on Indonesian millennials, limiting broader generalization. Self-reported data may introduce bias, and the visual-only context does not account for AI-generated text or audio. Only brand familiarity was examined as a moderator; future work should explore variables such as AI literacy or consumer skepticism, as well as digital emotional resonance as a potential mediator connecting authenticity, trust, and behavioral intention in AI-driven marketing.

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