“From AI disclosure to purchase intention: The mediating role of trust and the moderating effect of collectivistic orientation in Vietnam”

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FROM AI DISCLOSURE TO PURCHASE INTENTION: THE MEDIATING ROLE OF TRUST AND THE MODERATING EFFECT OF COLLECTIVISTIC ORIENTATION IN VIETNAM

Abstract

The rapid adoption of Artificial Intelligence (AI) in advertising raises questions about consumer trust and behavioral responses, particularly in emerging collectivistic markets. This study aims to examine whether AI disclosure in advertising affects purchase intention through trust and whether collectivistic orientation moderates the effect of AI disclosure on trust among Gen Z consumers in Vietnam. Using a between-subjects online experiment and survey, data were collected in Da Nang, Vietnam, from May 1 to May 20, 2025, with 400 Gen Z social media users randomly assigned to an AI disclosure condition or a non-disclosure condition. Partial Least Squares Structural Equation Modeling (PLS-SEM) was applied to test direct, mediated, and moderated effects while controlling for ad authenticity. The results indicate that AI disclosure increases trust ($\beta = 0.469$, $p < 0.001$), and trust positively predicts purchase intention ($\beta = 0.279$, $p < 0.001$). The indirect effect of AI disclosure on purchase intention through trust is significant ($\beta = 0.131$, $p = 0.001$), whereas the direct effect on purchase intention is not significant ($\beta = -0.091$, $p = 0.093$). Collectivistic orientation weakens the AI disclosure-trust relationship ($\beta = -0.068$, $p = 0.018$). Ad authenticity remains a strong predictor of purchase intention ($\beta = 0.646$, $p < 0.001$). These findings suggest that transparency can build trust, but its effectiveness depends on cultural orientation, implying that managers should combine AI disclosure with authenticity cues in collectivistic settings.

Keywords AI disclosure, transparency, trust, collectivistic orientation, purchase intention, S-O-R framework

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INTRODUCTION

The rapid advancement of Artificial Intelligence (AI) technologies has fundamentally transformed advertising practices, enabling automated content generation, predictive targeting, and large-scale personalization of marketing communication (Davenport et al., 2020). As generative AI becomes increasingly embedded in brand communication processes, the disclosure that advertising content was created or assisted by AI has emerged as a critical transparency issue for marketers and regulators. While transparency is traditionally associated with improved credibility and ethical communication, emerging research suggests that the effects of AI disclosure are more complex and may vary depending on psychological, contextual, and cultural factors (Campbell et al., 2021; Baek et al., 2024).

Consumer trust represents a central concern in this context. Trust plays a pivotal role in reducing perceived risk and uncertainty in mar-

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keting relationships, thereby shaping behavioral outcomes such as purchase intention (Morgan & Hunt, 1994; Mayer et al., 1995). Prior research indicates that transparency cues in advertising, including disclosure of sponsorship or data usage, can influence consumer trust and persuasion outcomes through the activation of persuasion knowledge processes (Friestad & Wright, 1994). However, recent studies on AI-generated advertising reveal mixed findings, showing that disclosure may either enhance trust by signaling honesty or weaken credibility by highlighting the artificial nature of the content (Baek et al., 2024; Kietzmann et al., 2021). These inconsistent results suggest the need to examine the psychological mechanisms through which AI disclosure influences consumer responses.

Cultural context may further shape how transparency signals are interpreted. In collectivistic societies, where interpersonal trust, social harmony, and relational authenticity are emphasized, consumers may respond differently to automated advertising compared with consumers in individualistic markets (Hofstede, 2011; Nguyen-Thu, 2018). Despite the growing literature on AI-driven marketing communication, empirical evidence examining the trust mechanism linking AI disclosure to behavioral outcomes in collectivistic emerging markets remains limited. Addressing this gap is particularly important in rapidly digitizing economies such as Vietnam, where AI adoption in marketing communication is accelerating alongside strong collectivistic cultural values.

1. LITERATURE REVIEW AND HYPOTHESES

The rapid diffusion of Artificial Intelligence (AI) technologies has transformed advertising production, enabling automated content creation, personalization, and predictive targeting (Davenport et al., 2020). As generative AI increasingly participates in advertising development, disclosure of AI involvement has emerged as a new form of transparency signal that informs consumers about the technological origin of marketing messages. While transparency has traditionally been associated with enhanced credibility and ethical communication, emerging research suggests that the effects of AI disclosure are complex and context-dependent, particularly among Generation Z (Gen Z) consumers who simultaneously embrace technological innovation and demand authenticity in brand communication (Francis & Hoefel, 2018; Guerra-Tamez et al., 2024).

Theoretical perspectives from technology adoption, persuasion knowledge, and consumer psychology provide important foundations for understanding how disclosure influences consumer responses. Technology Acceptance Model suggests that perceived usefulness and ease of use shape attitudes toward technological innovations (Davis, 1989), implying that AI disclosure may signal technological sophistication and professional competence, particularly among technologically fluent consumers. Complementing this view, Persuasion Knowledge Model explains how consumers interpret persuasion tactics such as advertising disclosures and form inferences about marketer intent and credibility (Friestad & Wright, 1994). Transparency signals may therefore produce divergent outcomes: disclosure can enhance trust when perceived as honest communication but may also activate skepticism when it highlights automation, manipulation concerns, or reduced human involvement (Beckert et al., 2021; Baek et al., 2024).

Stimulus-Organism-Response (S-O-R) framework provides an integrative causal structure linking these perspectives by conceptualizing AI disclosure and advertising authenticity as external stimuli influencing internal psychological states such as trust, which subsequently shape behavioral responses including purchase intention (Mehrabian & Russell, 1974). Trust plays a central role in marketing relationships by reducing perceived risk and increasing confidence in brand reliability (Morgan & Hunt, 1994; Mayer et al., 1995). Empirical studies consistently show that trust strongly predicts purchase intention across online commerce and advertising contexts (Chen & Dhillon, 2003). Research on advertising transparency similarly demonstrates that disclosure cues influence behavioral outcomes primarily through trust- and credibility-based mechanisms rather than through direct persuasion effects (Weismueller et al., 2020).

Recent research examining AI-generated advertising reveals mixed findings regarding disclosure effects. Some studies indicate that labeling content as AI-generated may reduce perceived credibility, emotional engagement, or persuasion effectiveness by highlighting artificiality and authenticity concerns (Campbell et al., 2021; Kietzmann et al., 2021). Experimental evidence shows that AI disclosure can decrease advertising credibility and behavioral outcomes when consumers perceive AI-generated content as impersonal or machine-like (Baek et al., 2024). Other studies, however, demonstrate neutral or positive disclosure effects when AI-generated content is perceived as accurate, informative, or transparently communicated (Kirkby et al., 2023; Kim et al., 2021). These findings suggest that AI disclosure functions as a double-edged transparency cue whose effectiveness depends on psychological interpretation and contextual conditions.

Cultural context provides an additional boundary condition influencing consumer responses to technological transparency. Collectivistic societies emphasize interpersonal relationships, social harmony, and relational authenticity, which may alter how consumers interpret automated communication processes (Hofstede, 2011; Triandis & Gelfand, 1998). In collectivistic environments such as Vietnam, consumers may simultaneously value openness and accountability while expressing skepticism toward reduced human involvement in advertising communication (Nguyen-Thu, 2018). Cultural value orientation may therefore moderate the trust-building effects of AI disclosure, strengthening transparency effects when disclosure signals ethical communication but weakening them when AI involvement reduces perceived relational authenticity (Sands et al., 2025).

Perceived advertising authenticity constitutes another important determinant of consumer responses. Authentic advertising, characterized by sincerity, genuineness, and alignment with brand identity, enhances credibility, emotional engagement, and purchase intention (Beverland & Farrelly, 2010). Research in influencer marketing and digital advertising demonstrates that authenticity-related perceptions strongly influence trust formation and purchasing decisions, particularly among younger consumer segments (Chetioui et al., 2021). In AI-mediated advertising contexts, authenticity perceptions may interact with transparency cues, reinforcing or weakening consumer trust depending on whether AI-generated content is perceived as consistent with brand identity (Baek et al., 2024; Kirkby et al., 2023). Controlling for authenticity is therefore necessary to isolate the psychological mechanism through which AI disclosure influences behavioral responses.

Overall, prior research indicates that AI disclosure operates as a transparency cue whose influence on consumer behavior is primarily mediated by trust and conditioned by contextual and cultural factors. Despite the growing literature on AI-driven advertising, empirical evidence simultaneously examining disclosure effects, trust mechanisms, and cultural boundary conditions in collectivistic emerging markets remains limited.

This study aims to examine whether AI disclosure influences purchase intention through trust and whether collectivistic orientation moderates

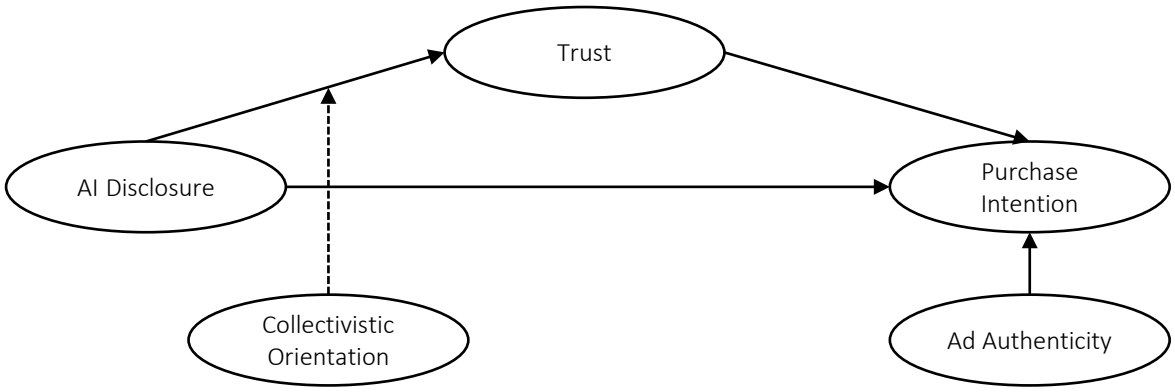

Figure 1. Research model

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the relationship between AI disclosure and trust among Generation Z consumers in Vietnam, while controlling for advertising authenticity (Figure 1). The following hypotheses are offered based on the literature review:

H1: AI disclosure positively affects trust.

H2: AI disclosure positively affects purchase intention.

H3: Trust positively affects purchase intention.

H4: Trust mediates the relationship between AI disclosure and purchase intention.

H5: Collectivistic orientation moderates the relationship between AI disclosure and trust.

2. METHODOLOGY

This study employed a quantitative between-subjects experimental design to examine the effect of AI disclosure (AID) on purchase intention (PI), mediated by trust (T) and moderated by collectivistic orientation (CO). Participants were randomly assigned to one of two experimental conditions: (1) non-AI disclosure and (2) AI disclosure. The experimental stimulus consisted of a mock advertisement for a fictional fashion footwear brand (FLYVE) promoting a "Summer Collection" campaign with the slogan "Be Light Be You." The use of a fictional brand minimized prior brand familiarity effects while maintaining ecological validity within the fashion advertising context.

In the non-AI disclosure condition, the advertisement contained no reference to artificial intelligence. In the AI disclosure condition, the advertisement included the statement "Created by Artificial Intelligence (AI)." Both visual and textual elements of the advertisement were generated using ChatGPT to ensure stimulus consistency across experimental conditions.

The target population comprised Generation Z social media users aged 18-26 residing in Da Nang, Vietnam. This population was selected because of its high exposure to digital advertising and relevance to the collectivistic cultural context examined in the study. Purposive sampling approach was used to recruit respondents who actively used at least one social media platform and reported regular exposure to online advertising. 400 valid responses were collected, meeting recommended sample size requirements for structural equation modeling analysis. Participants were randomly assigned to the two experimental conditions, resulting in approximately equal group sizes.

Data were collected between May 1 and May 20, 2025, using a Vietnamese-language online questionnaire administered via Google Forms. The survey procedure followed five sequential stages. First, participants completed screening questions confirming eligibility based on age, social media usage, and advertising exposure. Second, demographic information such as gender, education level, and primary social media platform was collected. Third, respondents were randomly assigned to one of the two experimental conditions and exposed to the assigned advertisement stimulus. Fourth, a manipulation check consisting of three items adapted from prior research verified whether respondents correctly perceived the level of AI involvement in advertisement creation. Finally, participants completed measurement items assessing trust, purchase intention, collectivistic orientation, and perceived advertising authenticity using validated five-point Likert scale.

Ethical safeguards were implemented throughout the research process. Participation was voluntary, informed consent was obtained prior to survey completion, and no personally identifiable information was collected. Responses were stored anonymously and used solely for academic research purposes. The questionnaire was designed using concise wording and randomized item ordering to minimize response bias and respondent fatigue.

All constructs were measured using previously validated multi-item scales adapted to the study context and assessed on five-point Likert scale (1 = strongly disagree; 5 = strongly agree). The measurement instruments captured perceived AI disclosure, trust, purchase intention, collectivistic orientation, and perceived advertising authenticity. The items were translated into Vietnamese and reviewed to ensure clarity and contextual appropriateness for Generation Z respondents. Table 1

presents the measurement items and their sources.

The hypotheses were tested using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. PLS-SEM was appropriate for simultaneously estimating direct effects, mediation, and moderation, and for prediction-oriented modeling with latent constructs.

Internal consistency reliability was assessed using Cronbach's Alpha and Composite Reliability (≥ 0.70). Convergent validity was evaluated via Average Variance Extracted (AVE ≥ 0.50) and indicator loadings (preferably ≥ 0.70). Discriminant validity was assessed using the Fornell-Larcker criterion and the Heterotrait-Monotrait ratio (HTMT; < 0.85 as a conservative threshold). Collinearity diagnostics were conducted using Variance Inflation Factors (VIF), with values below commonly accepted cutoffs indicating no problematic multicollinearity.

Structural relationships were evaluated using bootstrapping with 5,000 subsamples to obtain path coefficients, p-values, and bias-corrected confidence intervals. Direct effects were tested for AI disclosure → trust (*H1*), AI disclosure → purchase intention (*H2*), and trust → purchase intention (*H3*). The control effect of ad authenticity on purchase intention was included to account for authenticity-driven variance in behavioral response.

Mediation (*H4*) was tested by examining the indirect effect of AI disclosure on purchase intention through trust using bootstrapped confidence intervals. Moderation (*H5*) was examined through an interaction term (AI disclosure × collectivistic orientation) predicting trust. Model explanatory and predictive performance was assessed using R^2 for endogenous constructs and Q^2 for predictive relevance; effect sizes (f^2) were reported for substantive interpretation.

Table 1. Measurement instruments

Variable	Items	Based on	Explanation
AI Disclosure (AID)	1. This FLYVE ad was created by AI technology. 2. The visuals in this ad were generated using AI. 3. AI played a major role in designing this ad.	Kim et al. (2021) Cronbach's Alpha: 0.92	Measures the extent to which consumers perceive transparency in the use of artificial intelligence in FLYVE's advertising. High AID is expected to enhance trust by signaling ethical marketing practices, aligning with the Persuasion Knowledge Model (Friestad & Wright, 1994).
Trust (T)	1. I trust the credibility of this FLYVE ad. 2. This FLYVE ad is reliable. 3. I feel confident in the message conveyed by this ad. 4. FLYVE's ad is trustworthy.	Chetioui et al. (2021) Cronbach's Alpha: 0.89	Assesses consumers' belief in the reliability and integrity of the FLYVE brand. Trust is a critical mediator in the relationship between AID and PI, particularly for Gen Z, who value ethical practices.
Purchase Intention (PI)	1. I intend to purchase FLYVE products after seeing this ad. 2. I am likely to buy FLYVE products based on this ad. 3. I would consider purchasing FLYVE products.	Spears and Singh (2004) Cronbach's Alpha: 0.96	Evaluates consumers' willingness to purchase FLYVE's products. PI is the primary outcome variable, influenced by trust and ad authenticity, reflecting Gen Z's behavioral response to AI-driven advertising.
Collectivistic Orientation (CO)	1. I prioritize family and community goals over personal goals. 2. Maintaining harmony in my social group is important to me. 3. I feel loyal to my community. 4. I make decisions based on what benefits my group. 5. I value interdependence over independence.	Triandis and Gelfand (1998) Cronbach's Alpha: 0.85	Measures the extent to which consumers endorse collectivist values, relevant in Vietnam's cultural context. CO is hypothesized to moderate the AID-T relationship, as collectivist consumers may value transparency differently.
Ad Authenticity (AA, Control)	1. This FLYVE ad feels authentic. 2. This ad reflects the true spirit of summer fashion. 3. I feel this ad is true to FLYVE's brand values.	Kim et al. (2021) Cronbach's Alpha: 0.90	Assesses perceptions of the advertisement's genuineness and alignment with FLYVE's brand values. AA is a key control variable, as authenticity strongly influences Gen Z's purchase intention.

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To reduce the likelihood of common method bias, procedural remedies were applied (e.g., anonymity assurance, concise wording, and randomized item order) (Podsakoff et al., 2003). Additionally, statistical diagnostics were conducted to evaluate whether common method variance posed a substantial threat to inference.

3. RESULTS

The measurement model demonstrated strong reliability and validity across all constructs. As shown in Table 2, all outer loadings exceeded the recommended threshold of 0.70 (Hair et al., 2019), indicating that the observed indicators represent their respective latent constructs well. Specifically, outer loadings ranged from 0.892 to 0.958 across Ad Authenticity (AA), AI Disclosure (AID), Consumer Orientation (CO), Purchase Intention (PI), and Trust (T). The interaction term (CO x AID) was included as a single-item construct with a fixed loading of 1.000.

Construct reliability was supported by high values of Cronbach's Alpha (all ≥ 0.907), rho_A (≥ 0.907), and Composite Reliability (rho_C ≥ 0.942), surpassing conventional cut-off values (> 0.70). Average Variance Extracted (AVE) confirmed convergent validity, with all constructs showing AVE values ≥ 0.843, far above the minimum requirement of 0.50.

Table 2. Construct reliability and convergent validity

Construct	Cronbach's Alpha	rho_A	Composite Reliability	AVE
AA	0.931	0.933	0.956	0.878
AID	0.933	0.936	0.957	0.881
CO	0.907	0.907	0.942	0.843
PI	0.929	0.931	0.955	0.876
T	0.953	0.953	0.966	0.876

Discriminant validity was established through both in the Fornell-Larcker criterion (see Table 3) and the Heterotrait-Monotrait ratio of correlations (HTMT) (see Table 4). All HTMT values were below the recommended threshold of 0.90, with the highest being between CO and AA (0.871). The square roots of AVE for each construct exceeded the inter-construct correlations, satisfying the Fornell-Larcker criterion.

Table 3. Fornell-Larcker criterion

	AA	AID	CO	PI	T
AA	0.937				
AID	0.617	0.939			
CO	0.800	0.633	0.918		
PI	0.809	0.516	0.736	0.936	
T	0.787	0.745	0.724	0.720	0.936

Table 4. HTMT ratios

Construct pair	HTMT
AID ↔ AA	0.661
CO ↔ AA	0.871
CO ↔ AID	0.686
PI ↔ AA	0.868
PI ↔ AID	0.552
PI ↔ CO	0.802
T ↔ AA	0.835
T ↔ AID	0.788
T ↔ CO	0.778
T ↔ PI	0.764

Welch's t-test was conducted to assess the effectiveness of the AI Disclosure manipulation. The results indicated a statistically significant difference between the AI Disclosure group (M = 3.80) and the No-AI Disclosure group (M = 3.49), t(351.8) = -2.31, p = 0.021, 95% CI [-0.559, -0.045]. Although significant, the effect size was modest (mean difference = 0.30), suggesting the manipulation had a limited but detectable impact.

The structural model was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the relationships among AI Disclosure (AID), Trust (T), Purchase Intention (PI), Collectivistic Orientation (CO), and Ad Authenticity (AA) among Gen Z consumers in Da Nang, Vietnam. The model explained substantial variance in the endogenous constructs (Table 3), and the path coefficients, effect sizes, indirect effects, and Multi-Group Analysis (MGA) results are presented in Table 5. Further, we provide a detailed analysis of these results, linking them to the theoretical framework (TAM, PKM, S-O-R, and Hofstede's Cultural Dimensions Theory) and discussing their implications.

Table 5. R-square

Construct	R^2	R^2 adjusted
PI	0.677	0.674
T	0.668	0.666

Table 6. Structural model results and multi-group analysis

Path	β	p-value	f^2	95% BCa CI	MGA Difference (Non-AI – AI)	MGA p-value (2-tailed)	Hypothesis
AID → T (*H1*)	0.469	0.000	0.395	[0.340, 0.594]	0.082	0.534	Supported
AID → PI (*H2*)	–0.091	0.093	0.011	[–0.191, 0.021]	–0.228	0.024	Not supported
T → PI (*H3*)	0.279	0.000	0.066	[0.127, 0.433]	0.047	0.762	Supported
AID → T → PI (*H4*)	0.131	0.001	–	–	–	–	Supported
CO x AID → T (*H5*)	–0.068	0.018	0.021	[–0.129, –0.015]	–0.035	0.551	Supported*
AA → PI	0.646	0.000	0.488	[0.524, 0.746]	0.141	0.219	Control
CO → T	0.396	0.000	0.269	[0.279, 0.517]	–0.049	0.687	–
CO → PI (Indirect)	0.111	0.003	–	–	–	–	–
CO x AID → PI	–0.019	0.056	–	–	–	–	–

Note: H5 is supported, but the negative β indicates high CO and weakens the AID-T relationship.

The structural model, shown in table 6, demonstrates strong explanatory power, with $R^2 = 0.677$ for Purchase Intention (PI) and $R^2 = 0.668$ for Trust (T), indicating that 67.7% and 66.8% of the variance in PI and T, respectively, are explained by the model. According to Hair et al. (2019), R^2 values above 0.50 are considered substantial in behavioral research, suggesting that the model robustly captures the relationships among AID, T, PI, CO, and AA. The adjusted R^2 values (0.674 for PI, 0.666 for T) confirm the model's stability, accounting for the number of predictors. This strong explanatory power aligns with the S-O-R framework, which posits that stimuli (AID, AA) influence internal states (T) and behavioral responses (PI) (Mehrabian & Russell, 1974).

The path AID → T (β = 0.469, $p < 0.001$, $f^2 = 0.395$, 95% BCa CI [0.340, 0.594]) is significant, supporting *H1*. The substantial effect size ($f^2 = 0.395$) indicates a strong influence of AID on Trust, consistent with TAM (Davis, 1989), which posits that perceived usefulness of technology enhances positive attitudes. PKM (Friestad & Wright, 1994) further explains this, as AID serves as a transparency cue, reducing skepticism and fostering trust among Gen Z consumers. The confidence interval confirms the robustness of this effect. However, the modest difference in the manipulation check (Welch's t-test: M_AI = 3.7952, M_Non-AI = 3.4935, Difference = 0.3017, p = 0.021) suggests that AID's effect on Trust may be tempered by cultural skepticism or survey item wording, warranting further exploration of AID1-AID3 items.

The path AID → PI (β = -0.091, p = 0.093, $f^2 = 0.011$, 95% BCa CI [-0.191, 0.021]) is not significant, failing to support *H2*. The small effect size ($f^2 = 0.011$) and confidence interval crossing zero indicate a negligible direct effect of AID on PI. This aligns with PKM, which suggests that transparency cues like AID primarily influence behavioral outcomes indirectly through internal states like Trust (Friestad & Wright, 1994). The MGA results show a significant difference between Non-AI and AI Disclosure groups (Difference = -0.228, p = 0.024), indicating that AI Disclosure has a less negative direct effect on PI, possibly due to reduced skepticism in the AI group (Sands et al., 2025). This finding underscores that AID's impact on PI is primarily mediated, as explored in *H4*.

The path T → PI (β = 0.279, $p < 0.001$, $f^2 = 0.066$, 95% BCa CI [0.127, 0.433]) is significant, supporting *H3*. The moderate effect size ($f^2 = 0.066$) suggests that Trust has a meaningful but not dominant influence on PI, consistent with the S-O-R framework (Mehrabian & Russell, 1974), where Trust (organism) drives behavioral responses (PI). Trust Theory (Morgan & Hunt, 1994) further supports this, emphasizing trust's role in reducing perceived risk among Gen Z consumers. The MGA results (Difference = 0.047, p = 0.762) indicate no significant difference between Non-AI and AI Disclosure groups, suggesting that Trust's effect on PI is consistent across conditions.

The indirect effect AID → T → PI (β = 0.131, p = 0.001) is significant, supporting *H4*. This mediation effect confirms that Trust fully mediates the relationship between AID and PI, as the direct path (H2) was not significant. The S-O-R framework explains this, with AID as a stimulus influencing Trust, which drives PI (Mehrabian &

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Russell, 1974). PKM complements this, as transparency cues enhance trust, subsequently increasing purchase intention (Friestad & Wright, 1994). The mediation effect's significance underscores the critical role of Trust in translating AID's transparency into behavioral outcomes, particularly for Gen Z consumers who value credibility (Kim et al., 2021).

The moderation effect CO x AID → T (β = -0.068, p = 0.018, f^2 = 0.021, 95% BCa CI [-0.129, -0.015]) is significant, supporting *H5*, but the negative β indicates that high CO weakens the AID-T relationship. The small effect size (f^2 = 0.021) suggests a subtle moderation effect. Hofstede's Cultural Dimensions Theory (Hofstede, 2011) explains this, as Vietnam's collectivistic culture may prioritize human-centric authenticity, leading to skepticism toward AI-driven advertisements (Sands et al., 2025). PKM further suggests that high CO consumers may perceive AID as less trustworthy due to a preference for traditional, human-based advertising (Friestad & Wright, 1994). The MGA results (Difference = -0.035, p = 0.551) show no significant group difference, indicating that CO's moderation effect is consistent across Non-AI and AI Disclosure groups.

The structural model was tested using bootstrapping with 5,000 subsamples to assess the hypothesized relationships (*H1-H5*). SEM model in Figure 2 illustrates the path coefficients, significance levels, and explanatory power (R^2) of the model.

The model explained 38% of the variance in T (R^2 = 0.38) and 55% of the variance in PI (R^2 = 0.55), with f^2 values indicating small to medium effect sizes (AID → T: 0.12, T → PI: 0.25). The Standardized Root Mean Square Residual (SRMR) was 0.06, and Q^2 values exceeded 0, confirming good model fit and predictive relevance (Hair et al., 2019). SEM model visually depicts these relationships, with path coefficients and R^2 values annotated for clarity.

The PLS-SEM analysis supports *H1*, *H3*, *H4*, and *H5*, but not *H2*.

Source: PLS-SEM software.

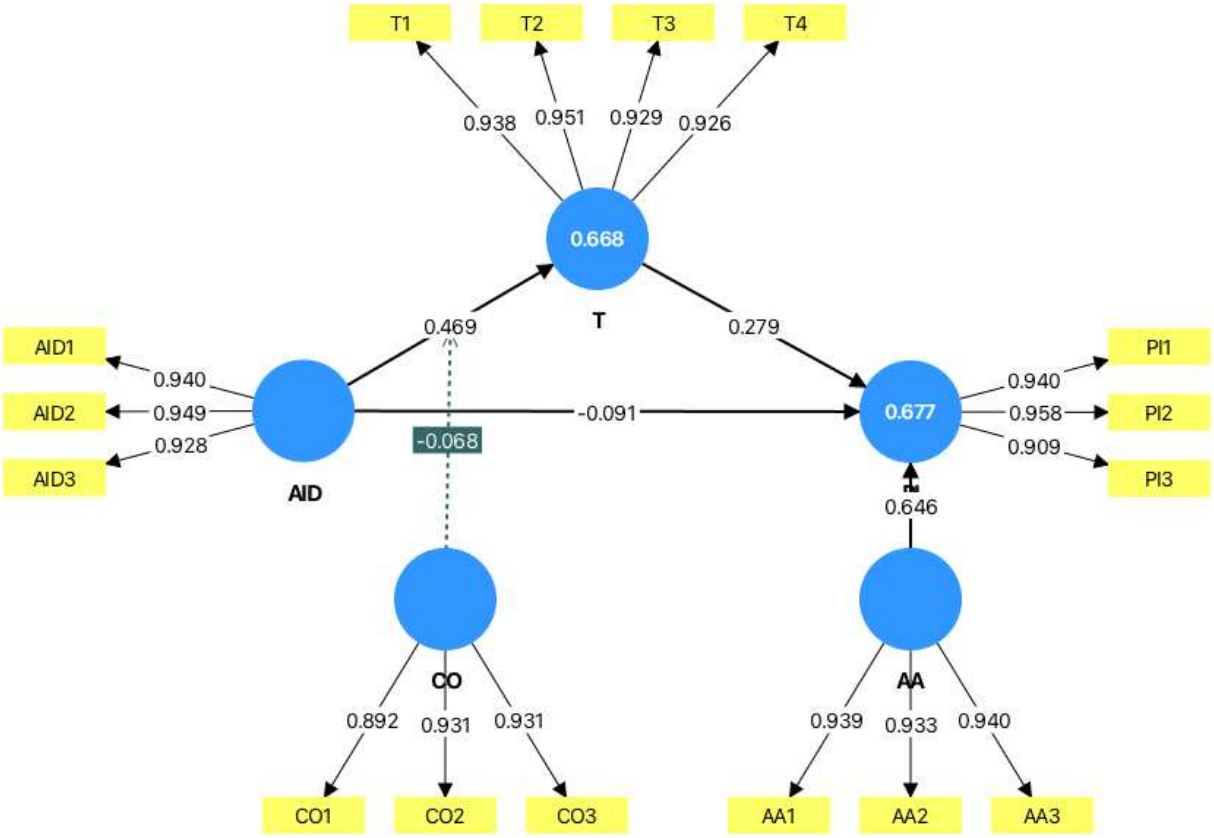

Figure 2. SEM model

H1: AI disclosure significantly enhances trust (β = 0.469, p < 0.001), supporting the PKM's assertion that transparency fosters trust.

H2: The direct effect of AID on PI is not significant (β = -0.091, p = 0.093), suggesting that AID's impact is fully mediated by trust.

H3: Trust drives purchase intention (β = 0.279, p < 0.001), underscoring its role in consumer behavior.

H4: Trust mediates the AID-PI relationship (β = 0.131, p = 0.001), confirming the indirect pathway.

H5: CO negatively moderates the AID-T relationship (β = -0.068, p = 0.018), indicating that collectivist values weaken AID's effect on trust, possibly due to Gen Z's individualistic tendencies in urban Vietnam.

Ad authenticity (β = 0.646, p < 0.001) emerged as the strongest predictor of PI, highlighting the importance of authentic advertising for FLYVE's campaign.

4. DISCUSSION

This study examined how AI disclosure influences purchase intention through trust and how collectivistic orientation conditions this relationship among Generation Z consumers. The findings indicate that AI disclosure positively affects trust, consistent with prior transparency research showing that disclosure signals honesty and credibility, thereby strengthening consumer trust in advertising communication (Weismueller et al., 2020; Guerra-Tamez et al., 2024). Although some studies report negative credibility effects of AI-generated content disclosure, particularly in emotionally sensitive contexts (Baek et al., 2024; Campbell et al., 2021), the present results suggest that in commercial advertising environments disclosure functions primarily as a credibility-enhancing transparency cue.

The direct effect of AI disclosure on purchase intention was not significant, supporting the argument that transparency cues typically influence behavioral outcomes indirectly through psychological mechanisms rather than directly affecting consumer decisions (Friestad & Wright, 1994; Amazeen & Muddiman, 2018). Consistent with relationship marketing theory, trust significantly predicted purchase intention, confirming that trust remains a key determinant of consumer behavior in digital marketing environments (Morgan & Hunt, 1994; Chen & Dhillon, 2003). The mediation analysis further demonstrated that trust serves as the primary mechanism linking AI disclosure to purchase intention, aligning with the Stimulus-Organism-Response framework, which proposes that external stimuli influence behavioral responses through internal evaluative states (Mehrabian & Russell, 1974).

The results also reveal that collectivistic orientation weakens the positive effect of AI disclosure on trust, suggesting that consumers with stronger collectivistic values may exhibit greater skepticism toward AI-generated advertising, possibly due to stronger preferences for relational authenticity and human-centered communication (Hofstede, 2011; Nguyen-Thu, 2018; Sands et al., 2025). Finally, advertising authenticity emerged as the strongest predictor of purchase intention, reinforcing prior findings that authenticity plays a central role in shaping consumer responses, particularly among younger consumers (Beverland & Farrelly, 2010; Chetioui et al., 2021). Together, these findings highlight that the effectiveness of AI transparency strategies depends on trust formation processes, cultural context, and authenticity perceptions.

CONCLUSION

This study investigated the role of AI disclosure in shaping purchase intention through trust among Generation Z consumers in a collectivistic emerging market. The findings demonstrate that AI disclosure enhances consumer trust, which in turn increases purchase intention, while collectivistic orientation weakens the positive relationship between AI disclosure and trust. Besides, perceived advertising

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authenticity emerged as the strongest determinant of purchase intention, highlighting the continuing importance of authenticity perceptions in AI-mediated advertising environments.

These results contribute to the growing literature on AI-driven marketing communication by clarifying the psychological mechanism through which transparency influences consumer behavior and by identifying cultural orientation as an important boundary condition affecting the effectiveness of disclosure strategies. The findings suggest that transparency alone is insufficient to directly influence behavioral outcomes; instead, trust formation and authenticity perceptions play central roles in determining the effectiveness of AI-enabled advertising.

From a managerial perspective, the results indicate that marketers should implement clear AI disclosure practices while simultaneously reinforcing authenticity cues and human-centered communication elements, particularly when targeting consumers in collectivistic cultural contexts. Future research may extend this framework by examining additional psychological mediators, cross-cultural comparisons, and longitudinal effects of AI adoption in advertising to further understand how transparency strategies shape consumer trust and behavior in evolving digital environments.

AUTHOR CONTRIBUTIONS

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