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The Impact of AI-Personalized Images in Advertisement: Building Trust with Perceived Effort and Perceived Ethicality in E-Commerce.

Aspasia Pylarinou

Master Thesis

presented as partial requirement for obtaining a Master's Degree in Data-Driven Marketing

NOVA Information Management School

Instituto Superior de Estatística e Gestão de Informação

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The impact of AI-Personalized Images used on ads in advertisement: A study of Trust, Perceived Effort, Perceived Ethicality and Familiarity with AI in E-commerce.

by

Aspasia Pylarinou

Master Thesis presented as partial requirement for obtaining the Master's Degree in Data-Driven Marketing, with a specialization in Digital Marketing & Analytics.

Supervised by

Darina Vorobeva, PhD, Nova Information Management School

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STATEMENT OF INTEGRITY

I hereby declare having conducted this academic work with integrity. I confirm that I have not used plagiarism, any form of undue use of information or falsification of results along the process leading to its elaboration. I further declare that I have fully acknowledged the Rules of Conduct and Code of Honor from the NOVA Information Management School.

[Lisbon, 2025]

Aspasia Pylarinou

ABSTRACT

As artificial intelligence (AI) continues to shape the future of digital marketing, brands are exploring new ways to connect with consumers on a more personal level. A growing trend involves using AI to generate customized advertising images that not only capture attention but also evoke the feeling of human creativity. This study investigates how personalized images produced by artificial intelligence affect trust in digital advertising. A quantitative survey is conducted measuring perceived effort, perceived ethicality, trust, and familiarity with AI. The findings reveal that when consumers perceive more effort behind an AI-created advertisement, they are more likely to trust it—especially when the ad also feels ethically sound. Interestingly, how familiar people are with AI does not seem to change this relationship of perceived effort and trust. The research offers guidance for digital marketers looking to use emerging technologies in thoughtful and responsible ways. At the same time, it highlights the need for future research in real-world settings to better understand how people respond to the evolving relationship between technology, ethics, and consumer perception.

KEYWORDS

Artificial Intelligence; Advertisement; Trust; Perceived Effort; Perceived Ethicality;

Sustainable Development Goals (SDG):

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LIST OF ABBREVIATIONS AND ACRONYMS

AI	Artificial Intelligence

1. INTRODUCTION

1.1 RESEARCH BACKGROUND

Artificial Intelligence (AI) is a field of study that has existed for many decades but has only recently, post 2000, been put more widely into practice. Despite its recent entry into the market, AI applications are already demonstrating impressive effectiveness across all industries such as healthcare, finance, customer service, energy and especially in marketing (Verma et al., 2021). The advancements in AI technology and the increasing number of cases showcasing its effectiveness have garnered significant enthusiasm among marketers.

However, this enthusiasm has not fully translated into a comprehensive understanding of how this technology works, how it can be implemented, the various ways it can be applied, and the long-term impacts it can have on the business world. AI is expected to be integrated into the plans of 92% of businesses, but only 1% of them claim to have an advanced system in place for utilizing these technologies—this was the conclusion drawn by Mayer et al. in 2025. BCG's AI Radar report also noted that around 75% of corporate directors give AI the highest priority strategically, but few identify financial objectives or measure AI's operational influence on business systematically, resulting in what they call "AI impact gap"—the disparity between what businesses wish to achieve versus what is actually achieved (Apotheker et al., 2025). Stanford's AI Index Report has also pointed out that AI is becoming a greater factor in business decisions, yet the benefits produced are not evenly distributed across the board, with varying degrees of organizational readiness affecting the disparity (Maslej et al., 2025). As AI continues to evolve and is increasingly adopted in marketing, marketers will need to manage it effectively and apply it with greater skill and expertise (Jarek & Mazurek, 2019).

Despite the growing use of AI personalization in e-commerce, research on how different AI-personalized ad elements, such as images, affect purchase intention across various demographic groups remains underexplored (Davenport et al., 2020). Although AI in marketing has indeed expanded (Dwivedi et al., 2021), understanding specifically how AI-generated images work in terms of influencing purchase intention across different groups is an emerging area of interest (Jarek & Mazurek, 2019).

In reviewing recent e-commerce performance reports (Forbes Technology Council, 2025), it can be observed that AI-driven personalization has progressed from a theoretical concept to a tan a reliable way to boost revenue. For example, Amazon's recommendation engine pulls together users' browsing histories, click patterns, and past purchases to populate "Customers who bought this also bought…" widgets—an approach that could drive a substantial share of its quarterly sales and noticeably shortens decision times. Interestingly, fashion retailers such as ASOS and Zalando employ similar algorithms to tailor homepage carousels and follow-up emails with complementary products; this strategy appears to boost click-through rates by double digits and lift average order values. On marketplaces like eBay and Etsy, third-party sellers use dynamic retargeting ads that track users across sites, relying on real-time relevancy scores to recapture abandoned carts—an approach that, it seems, significantly reduces cart abandonment. Even legacy brands like Nike have integrated AI into their omnichannel outreach, sending behavior-based emails and push notifications that convert at roughly twice the rate of generic campaigns. Taken together, these instances suggest that the core pillars of recommendation, outreach, and ad personalization not only enhance customer engagement but also translate directly into greater trust and purchase intent.

1.2 RESEARCH QUESTIONS

Advancing the understanding of AI's role in personalized advertising and its implications for e-commerce strategies have significant relevance (Zhou et al., 2024). The demographic information is very important on many fronts including marketing, economic planning, and healthcare strategy. In marketing, it supports targeted advertising by identifying distinct consumer needs (Eurostat, European Commission, 2025), while in public policy and healthcare, it informs long-term planning, resource allocation, and equitable service delivery (Pape, 2023; Wilmoth et al., 2024). Without that insight, marketers struggle to design campaigns that consumers will both trust and embrace providing insights into how different demographic groups respond to AI-personalized images, the research will offer valuable guidance for marketers in tailoring their ad campaigns to better resonate with their target audiences.

However, truly engaging audiences requires more than demographic targeting; it depends also on the psychological drivers of consumer response, notably trust, perceived effort, and ethicality. Existing studies reveal that visible effort in ad creation —such as customized graphics, manual retouching, or tailored copy—signals authenticity and boosts consumer confidence (Verstraten, 2015; Shahbaz et al., 2017), even as undue or unexplained effort can spark skepticism (Pannu, 2025; Kirmani, 1990). Likewise, transparent AI processes and responsible data practices enhance perceived ethicality, calming fears of “deep-fake” manipulation and strengthening trust (Chakravorti, 2024; Peña-García & ter Horst, 2025; Zafar et al., 2025). However, these factors have largely been examined in isolation, leaving a lack of empirical evidence on how their interplay shapes trust in AI-generated personalized imagery.

To achieve these objectives, the study will address the following research question:

How do consumers respond to AI-personalized images in advertisements? And what drives such responses?

The findings of this study are expected to contribute to the broader discourse on the effectiveness of AI in digital marketing, offering empirical evidence to support the strategic decisions of marketers. In an era where consumer expectations are continually evolving, the ability to leverage AI to create personalized and impactful advertising content is paramount. By empirically examining how trust, perceived effort, and ethicality, this research will offer both a robust theoretical framework and actionable guidance. Providing suggestions to marketers how to calibrate AI personalization to build genuine consumer trust, while policymakers can draw on these findings to develop ethically transparent AI advertising practices (Alanazi et al., 2025).

2 LITERATURE REVIEW

2.1 AI IN MARKETING

AI is a field within computer science that focuses on developing systems capable of replicating certain aspects of human behavior, demonstrating a level of basic intelligence. These systems incorporate human-like cognitive functions, including learning, adaptability, contextual comprehension, logical reasoning, and problem-solving (Ertel, 2018). AI technologies can analyze situations, predict outcomes, and suggest solutions that influence both real and digital environments. Their architecture relies on either mechanical or human inputs to perceive surroundings, interpret activities, and use these insights to make decisions and take actions (OECD, 2019). AI is generally categorized into three types: narrow AI, which is designed for specific tasks; general AI, which strives to replicate human cognitive functions across multiple domains; and super AI, which is envisioned to surpass human intelligence in all capacities (Ertel, 2018). Furthermore, traditional trust theories highlight that an agent's demonstrated ability, genuine benevolence, and consistent integrity underpin trust in technology-intensive settings (Mayer, Davis, & Schoorman, 1995).

With the rise of the internet and the subsequent expansion of social media, marketing strategies have evolved from traditional "outbound" approaches—where businesses actively reach out to consumers to persuade them—to "inbound" methods, where consumers seek out and engage with brands to find what they need (Peltier et al., 2024). For instance, consumers today can effortlessly search for products on Google and purchase them on platforms like Amazon, anytime and from anywhere. In contrast to the past, when businesses could easily buy consumer interest and loyalty, modern marketing requires brands to earn

consumer trust. AI plays a crucial role in this shift by enabling businesses to collect and process massive amounts of data, allowing them to better understand societal needs, predict purchasing behaviors, and enhance customer experiences. However, while AI brings significant benefits, it also introduces challenges such as job displacement, privacy concerns, and increasing reliance on technology (Verma et al., 2021).

The growing influence of AI in marketing can be attributed to advancements in computing power, cost reductions, increased data availability, and improvements in machine learning algorithms. Businesses are now aligning their strategies with a global customer-centric approach, emphasizing consumer needs as a key factor in organizational development (Urbany & Dapena-Baron, 2025). AI enables companies to monitor data in real-time, analyze consumer trends, and respond swiftly to market demands (Aymé, 2025). Additionally, AI provides valuable insights into consumer behavior, which is essential for both attracting and retaining clients while also transforming the overall consumer experience. Moreover, AI aids marketers in strategic planning and execution, particularly in Segmentation, Targeting, and Positioning (Rust & Huang, 2021). Furthermore, machine learning algorithms and text mining techniques are widely applied in various industries, including banking and finance, tourism, art, marketing, and retail, to identify and engage the most profitable customer segments (Gupta & Dengre, 2020).

2.2 AI IN ADVERTISING

AI is now reshaping advertising by giving brands fresh ways to speak to customers through personalized data, predictive forecasts, and automated content production. By sifting

through huge pools of behavior and demographic records in real time, AI allows marketers to craft messages that are sharply targeted and fit the moment a consumer sees them. Li (2023) notes that this AI-driven approach, frequently called intelligent advertising, marks the newest turn in digital marketing, arriving after the industry moved from traditional ads to programmatic and then to interactive formats. The move not only streamlines back-office tasks but also opens fresh creative pathways, because ideas and high-level choices are increasingly guided by learning machines rather than by humans alone. In the current online landscape, clear transparency and visible ethical cues-those core elements of digital trust-remain absolutely vital (Hochstein, Harmeling, & Perko, 2023).

Recent studies in marketing highlight how AI is now woven into nearly every phase of an advertising campaign. Ercan, Tanriverdi, and Taşkın (2024) pinpoint four key roles: extracting consumer insights, crafting creative materials, fine-tuning media buying and planning, and measuring results after launch. These shifts have given rise to computational and generative advertising, where machine-learning and natural-language-processing tools handle much of the design and distribution work. Yet Grewal et al. (2020) remind practitioners that greater speed and personalization come with ethical risks, such as biased algorithms, opaque decision-making, lack of transparency and possible manipulation of shoppers' choices. Their warning reinforces the need for advertisers to deploy AI responsibly, balancing innovation with accountability.

While scholars have mapped the strategic, operational, and ethical fallout from bringing AI into advertising, we still lack clear insight into how everyday people react to visuals that AI has personalized just for them (Hardcastle et al., 2025). As companies lean harder on image-targeting algorithms that reshape ads according to collected data, it becomes crucial to

understand the patterns that guide those reactions. This study tries to fill that void by observing how shoppers engage with AI-made images and by isolating key drivers-perceived effort, trust in the technology, and perceived ethicality. By doing so, the research broadens the conversation from what AI can accomplish for brands to how that innovation is felt, understood, and critiqued by the people it is meant to persuade.

2.3 Key Variables in AI-Driven Advertising and their relevance

Recent advancements in AI have transformed marketing strategies, particularly using personalized images in e-commerce advertising. To understand the impact of these images on consumer's trust, it is essential to examine several interrelated variables: perceived effort, perceived ethicality and consumer familiarity with AI. Integrating these variables into the research model is essential for a nuanced understanding of how AI-personalized images influence consumer trust (Sipos, 2025).

2.3.1 Perceived Effort and Consumer's Trust

Trust serves as one of the basic elements that support consumer decision-making. It serves as the bridge that connects the hints given through advertisements and the intention to purchase. In the case of AI-driven personalization, trust is related to how well advertisements meet the consumer's expectations in terms of authenticity and advertisement quality (Peña-García & ter Horst, 2025). One of the elements that define this level of trust is perceived effort, especially in advertising that conveys the brand's loyalty and commitment in producing high-quality content and products (Brennan, 2025).

Research associated with advertisement credibility shows that consumers tend to trust a brand more when they appreciate the strategy and effort poured in an advertisement (Verstraten, 2015). This perception is rooted in the idea that businesses dedicating significant resources to well-crafted and engaging advertisements demonstrate confidence in the quality of their products or services. This trust, however, does not stem from the effort a brand displays through advertisements because that only forms and enhances trust but does not directly lead to purchase intentions. Understanding the intricate relationship between perceived effort and trust provides essential insights for brands looking to enhance consumer confidence and long-term loyalty through strategic advertising.

The phenomenon of perceived effort also relates to spending on advertising, where consumers expect a substantial investment to indicate brand esteem and quality. Studies on perceived advertising costs show that substantial investment in advertisement reinforces consumer trust in brand value (Pannu, 2025; Kirmani, 1990). However, the study also cautions excessive spending leads to skepticism, where consumers think the spending is aimed at changing perceptions, not enhancing product credibility. This interrelated dynamic illustrates the need for the effort used in advertising to strike a plausible balance, strong enough to enhance trust but mild enough to prevent inciting doubt.

Perceived effort in advertisement increases consumer trust and fidelity while simultaneously creating an attachment together with brand loyalty. Studies on advertisement and brand image trust show that active efforts portrayed in advertising tend to increase trust and the willingness of consumers to participate (Shahbaz et al., 2017). More specifically, trust among the youth, especially teenagers, are quite sensitive to advertising because they equate

advertised goods to social value. This shows the wider influence of perceived effort, showing that it not only builds trust but deepens customer relationships over time.

Marketers often consider perceived effort an important factor in shaping consumer trust and loyalty. Its impact is multifaceted—either increasing trust or increasing skepticism—yet understanding this effect allows brands to form advertising paths that foster real relationships with consumers aimed at solidifying their reputation in the market.

H1: Perceived effort in advertisement created by AI has a positive impact on consumer trust.

2.3.2 Familiarity with AI and Consumer's Trust

Consumer's familiarity with AI acts as a moderating factor, influencing how consumers perceive and respond to AI-generated content (Han, 2024). Recent research has explored the impact of consumer familiarity with AI on their acceptance and trust of AI-generated advertisements (Zhao et al., 2025). Gaining insights into the operation mechanism of a technology aids in building trust over its use. Some people with more exposure to AI technologies regard them as trustful and useful, which increases their confidence in AI-generated ads. Moreover, as experiences increase, doubt decreases, making the consumer more willing to consider adopting AI technologies for marketing rather than fully dismissing them. Furthermore, advertisers who actively inform consumers about their AI-based advertising techniques educate them and create trust, which emphasizes the need for integrity in advertising and responsible AI advertising. Research also reports that acceptance of AI in Marketing is enhanced by clear disclosures, personalization, and openness, therefore, AI should be used in a responsible manner (Feng & Kim, 2025).

Gu et al. (2024) investigated how consumers' familiarity with AI affects their acceptance of AI-generated advertisements, focusing on perceived eeriness and perceived intelligence. The study found that higher familiarity with AI reduces the perceived eeriness and increases the perceived intelligence of the advertisements. This, in turn, enhances consumer trust and acceptance of AI-generated ads. Similarly, Exner et al. (2025) examined the influence of generative AI-enabled visual ad creation on consumer perception and performance. Their research highlighted the role of consumer familiarity with AI in shaping perceptions of effort and trust in AI-generated advertisements. The findings indicated that higher familiarity with AI positively moderates the relationship between perceived advertising effort and consumer trust, leading to enhanced purchase intentions.

Additionally, Wortel, Vanwesenbeeck, and Tomas (2024) investigated the impact of AI disclosures on Instagram ads on consumer attitudes. The study found that consumer familiarity with AI positively moderates the relationship between perceived effort in advertisements and consumer trust, leading to enhanced purchase intentions.

These studies underscore the importance of consumer familiarity with AI in moderating the relationship between perceived effort in advertisement and consumer trust. By increasing familiarity with AI and investing in high-quality, well-crafted advertisements, businesses can effectively enhance consumer trust and drive purchase intentions.

H2: Consumer's familiarity with AI positively moderates the relationship between perceived effort in advertisements and consumer trust.

2.3.3 Perceived Ethicality mediating the relationship of Perceived effort and trust

The adoption of AI into advertising has disrupted the way consumers manage their trust and ethical considerations (Das, 2025). As AI driven advertising technology advances, the issues of transparency, authenticity, and perceived work intensified concerning trust from the consumer's perspective. Although AI systems provide high attention and importance to advertisements, the ethical aspects of the automated procedures foster distrust rather than trust (Chakravorti, 2024). The perceived effort contributes significantly to trust and it is an important aspect of perceived trust because it reflects actual effort made in content production by the brand (Peña-García & ter Horst, 2025). According to Naz and Kashif (2024), consumers have a positive trust perception when they notice significant advertisement efforts through creative execution or using highly personalized messages. However, with AI, there are challenges around the perception of effort. Consumers are torn as to whether the work is genuine brand effort or mere automation done by an algorithm. Studies show that people's reactions to AI advertisements tend to be associated with the way they visually perceive the ads. Ads that are too mechanical get skepticism while those viewed as having human touches are accepted more positively (Exner et al., 2025).

The impact of ethics on consumer behavior is observed on the accuracy of the trust placed on AI-generated advertisements through the lens of ethics, where perceived ethicality acts as a key mediator between effort and trust. From the deep fake advertising perception, it can be inferred that AI disclosure improves the ethical aspect of an advertisement but diminishes the reality and overall trust (Zafar et al., 2025). There is a discernible tension in utilizing AI for creativity without violating ethical boundaries which attempts to solve the need for complete disclosure by instilling trust through ethical communication.

There is evidence suggesting that effort and authenticity bear significant influence on trust and emotional attachment in AI-generated advertisements. Studies regarding amplified brand trust and AI marketing affirm that advertisements which exhibit effort and authenticity breed trust and emotional connection toward the brand (Gonçalves et al., 2023). Ethically-aligned advertisements attract young consumers, underscoring the point that AI-generated advertisements must abide by ethical frameworks in order to foster consumer trust and loyalty. The task of managing the perceived eeriness alongside the intelligence of AI systems in self-generating marketing advertisements brings further complications to the effort-ethicality-trust relationship. Evidence indicates that although consumers enjoy the sophistication of AI and its ability to tailor services, they also seem to be uncomfortable with the level of AI involvement, thus generating contradictions in which automation, while augmenting consumer participation, could also disturb and invoke skepticism (Gu et al., 2024; Horgby & Galizzi, 2024; Seshadri, 2025).

We focus on ethical transparency as a key mediator of trust in AI-driven advertising. Alanazi et al. (2025) show that when brands clearly explain how their AI systems are designed, monitored, and governed, consumers respond more positively and place greater trust in the resulting content. By contrast, hiding the origins or inner workings of AI—especially in contexts associated with “deep-fake” imagery—fuels skepticism and can harm brand credibility. Narwani (2023) finds that ads accompanied by straightforward disclosures about their AI processes enjoy higher consumer trust than those that omit such explanations, underscoring the vital role of responsible, transparent communication in AI advertising. Based on the previous findings and ethicality being proven a strong mediator:

H3: Perceived ethicality in advertisement created by AI mediates the relationship between perceived effort and trust.

2.4 CONCEPTUAL MODEL

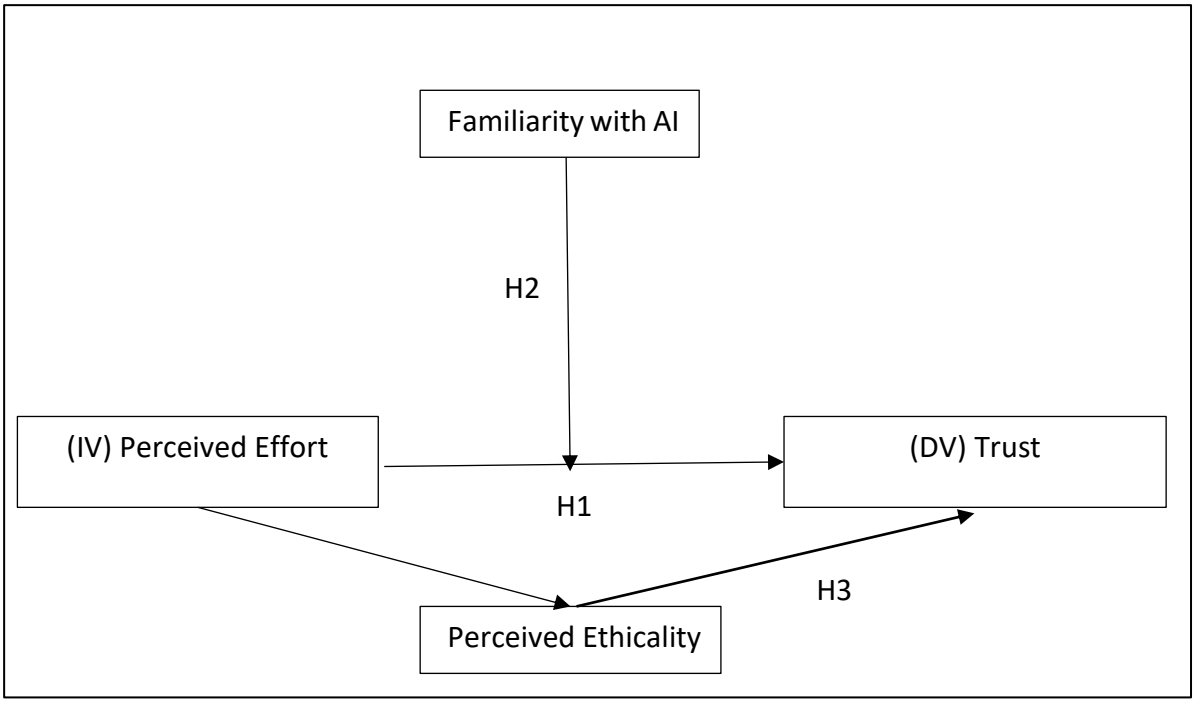

Figure 1. Conceptual model

This framework represents the key variables that influence consumer trust in AI-generated advertisements, emphasizing the role of perceived effort and perceived ethicality in shaping consumer attitudes. The model demonstrates the direct effect of perceived effort on consumer trust (H1), behind AI-driven advertising. Additionally, the framework illustrates how consumer familiarity with AI moderates the relationship between perceived effort and trust (H2), suggesting that those more accustomed to AI may be more receptive to its role in advertising. Finally, the model underscores the

positive mediated impact of perceived ethicality between the relationship of perceived effort and trust (H3). Together, these elements form a comprehensive structure for analyzing the effects of AI-driven advertising on consumer behavior in e-commerce.

3. DATA AND METHODOLOGY

3.1 RESEARCH DESIGN AND MEASURED VARIABLES

This section outlines the data sources and research methodology used to examine the impact of AI-personalized images in ads on consumer trust. This study employs a quantitative survey-based research design to assess consumer perceptions and trust when exposed to AI-personalized ads across different demographic segments such as age, gender, education, income etc. By using survey-based data collection, the study aims to provide empirical insights into how AI-driven ad personalization influences consumer decision-making in e-commerce. Each participant was provided with a brief scenario presenting an AI-powered advertising experience. They were asked to imagine browsing an online store in search of a pair of sneakers when an advertisement appeared, featuring a visually engaging image of the exact style they had been considering. The ad conveyed a strong sense of personalization, aligning closely with their preferences and anticipating their interests. This image had not been created by a traditional photographer or designer but was instead generated by AI. The AI system analyzed past shopping behavior and consumer trends to craft tailored advertisements that closely matched individual preferences. Appendix B shows the study's online questionnaire.

After reading the scenario, respondents were asked to answer questions measured by Likert scale from 1 – strongly disagree to 9 – strongly agree, which ensure consistent responses and facilitate statistical analysis (Effatpanah et al., 2025). Table 1 shows all the key constructs that were evaluated in this survey such as trust (adapted from Oliveira et al., 2017; Xu et al., 2022), perceived effort (adapted from Venkatesh et al., 2003), perceived ethicality (adapted from Brunk, 2012), and familiarity with AI (adapted from Huisman et al., 2021). The

measurement items used for the constructs were all adapted from previous scales referenced in literature, with some being slightly modified to fit more adequately in the research context. In addition to the above, participants were asked to submit a few demographic information, covering aspects such as age, gender, education level and income, which contributed to the broader analysis.

Table 1 Scales of constructs

The Original Scale	The Adapted Scale	The Source
Trust		
I find JD trustworthy.	I find AI trustworthy.	Adapted from Oliveira et al. (2017) and Xu et al. (2022)
I like the reliability of JD.	I like the reliability of AI.	
I value the trustworthy characteristics of JD.	I value the trustworthy characteristics of AI.	
JD deserves me to trust.	AI deserves me to trust.	
I think JD provides reliable services.	I think AI provides reliable services.	
I fully trust and think that JD is doing the best for me.	I fully trust and think that AI is doing the best for me.	
Perceived Effort		
Learning how to use the system is easy for me.	Learning how to create such AI-personalized advertisement seems easy for me.	Adapted from Venkatesh et al. (2003)

My interaction with the system is clear and understandable.	The creation process of AI-personalized advertisement is clear and understandable.	
I find the system easy to use.	I find the creation of AI-personalized advertisement easy to do.	
It is easy for me to become skillful at using the system.	It is easy to become skillful at the creation of AI-personalized advertisement.	
Perceived Ethicality		
The company / brand respects moral norms.	AI-personalized advertisements respect ethical norms in marketing.	Adapted from Brunk(2012).
The company / brand always adheres to the law.	Companies using AI – personalized advertising always adhere to legal regulations.	
The company / brand is a socially responsible company/product/brand.	AI-generated advertising is used in a socially responsible manner.	
The brand avoids damaging behavior at all cost.	Companies using AI-personalized advertising avoid misleading or manipulative practices.	
The company / brand is a good company/product/brand.	AI-personalized advertising	

	improves brand trust and overall consumer perception.	
The company / brand will make a decision only after careful consideration of the potential positive or negative consequences for all those involved.	Companies using AI in advertising consider both positive and negative consequences for consumers before implementing AI-generated ads.	
Level of Knowledge		
Never heard of AI	Never heard of AI	Adopted from (Huisman et al., 2021)
Heard of AI	Heard of AI	
Basic knowledge of AI	Basic knowledge of AI	
Intermediate knowledge of AI	Intermediate knowledge of AI	
Advanced knowledge of AI	Advanced knowledge of AI	

3.2 DATA COLLECTION

For this research, data collection is carried out through a survey questionnaire administered to a group of 247 individuals. The survey is distributed to the participants via email invitations in e-commerce communities such as forums and Facebook groups, broadening the reach and ensuring a diverse sample. Prior to initiating the study procedure, participants were asked to review and formally consent to a participant's consent agreement, establishing their awareness of the study's purpose and procedures. Once consent was obtained, they were presented with the scenario created for the research context. Directly

after engaging with this scenario, participants were prompted to complete a structured questionnaire designed to capture their immediate perceptions and responses.

An initial sample of 247 individuals participated in the survey. Among these, 56 respondents were excluded because they didn't fully complete it, and 1 additional participant was omitted as well because informed consent was not provided. Within the group of the remaining responses, 12 individuals failed the attention check, while an extra 4 respondents not only failed the attention check but also finished the survey in under 90 seconds. These 16 participants were also excluded from the dataset suggesting potential lack of concentration or invalid reporting. Nonetheless, other responses completed in under 90 seconds were not discarded from the final dataset owing to the consistency and overall good quality of their answers. A total of 36,49% of the responses were excluded from the final sample, reaching 174 participants.

Table 2 shows that the survey sample was balanced by gender, with 51.7 percent identifying as female, 47.1 percent as male and 1.2 percent as other. The largest age group was 26–30 years (33.3 percent), followed by 18–25 (19.5 percent) and 31–35 (19.0 percent), while those over 40 made up less than 20 percent of respondents. Most participants held a bachelor's degree (39.7 percent) or master's degree (29.9 percent), with smaller shares having only a high school diploma (21.8 percent) or less. Financially, 51.2 percent reported income that allows discretionary spending, 17.8 percent said it covered only basic needs, 14.9 percent could save and afford luxuries, 5.2 percent felt fully secure, and 10.9 percent preferred not to answer.

Table 2 Respondent's Profile

Demographics		**Results (%)**
Gender	Male	47,12%
	Female	51,72%
	Other	1,15%
Age	18-25	19,54%
	26-30	33,33%
	31-35	18,96%
	36-40	12,64%
	41-45	7,47%
	>45	8,62%
Level Of Education	Wrong values / Missing Values	0,57%
	Less than a high school diploma	6,32%
	High school diploma	21,83%
	Bachelor's degree	39,65%
	Master's degree	29,88%
	Doctoral or professional degree	2,29%
Financial Situation	My income covers only basic necessities.	17,81%
	My income allows for some discretionary spending.	51,15%
	My income allows for savings and luxury purchases.	14,94%
	My income provides full financial security.	5,17%
	Prefer not to answer.	10,9%

4. RESULTS

To test the study's hypotheses, SPSS (Statistical Package for the Social Sciences) is employed for data analysis. The analysis incorporated several key methods: descriptive statistics to provide an overview of consumer responses and regression analysis to explore the relationship between AI-personalized advertisements and trust. Collectively, these methods ensure a comprehensive and robust analysis of the survey data (Reference supporting this).

To conduct an analysis, we explored the relationships among the independent variable (perceived effort), the dependent variable (trust), the mediator (perceived ethicality), and the moderator (familiarity with AI). For mediation analyses, the PROCESS v4.3 was used, which was developed by Andrew F. Hayes, specifically applying Model 4 to assess the mediation effect of perceived ethicality on the link between perceived effort and trust. Additionally, familiarity with AI was examined as a moderating factor influencing the direct association between perceived effort and trust.

4.1 Descriptive Statistics

The analysis included 174 participants for most variables, with age data available for 173 participants. Trust scores (Trust_M) ranged from 1.00 to 9.00 with an M = 5.03 (SD = 2.15). Effort scores (Effort_M) also ranged from 1.00 to 9.00 with an M = 4.97 (SD = 1.85). Ethicality scores (Ethic_M) ranged from 1.00 to 9.00 with an M = 4.55 (SD = 1.84). Familiarity with AI scores (FamAI_M) showed the narrowest range from 2.17 to 6.67 with an M = 4.72 (SD = 0.95). Gender was coded categorically (1-3) where 1 was representing male, 2 corresponded to Female and 3 denoted Other with M = 1.54 (SD = 0.52). The education level ranged from 1 to 5 with an M = 3.00 (SD = 0.93 where 1 represented less than a high school diploma, 2 corresponded to a high school diploma, 3 indicated a bachelor's degree, 4 signified a master's degree, and 5 denoted a Doctoral or professional degree). Financial situation was measured on a 5-point scale with M = 2.40 (SD = 1.17)

where 1 was My income covers only basic necessities, 2 My income allows for some discretionary spending, 3 corresponding to My income allows for savings and luxury purchases and 4 was my income provides full financial security. Answer 5 was Prefer not to Answer. Participant ages ranged from 18 to 59 years with a mean age of M = 32.00 years (SD = 8.29). The descriptive statistics for all study variables are presented in Table 3 and the complete SPSS Analysis in Appendix C.

Table 3 Descriptive Statistics

Variable	N	Minimum	Maximum	M	SD
Trust	174	1.00	9.00	5.03	2.15
Effort	174	1.00	9.00	4.97	1.85
Ethicality	174	1.00	9.00	4.55	1.84
Familiarity with AI	174	2.17	6.67	4.72	0.95
Gender	174	1	3	1.54	0.52
Education Level	174	1	5	3.00	0.93
Financial Situation	174	1	5	2.40	1.17
Age	173	18	59	32.00	8.29

4.2 Regression Analysis the relationship between perceived effort and trust in AI-generated advertisments

Linear regression analysis was conducted to examine the relationship between perceived effort in AI-generated advertisements and consumer trust as shown on Table 4. Results revealed that perceived effort significantly positively predicts trust ($\beta = 0.648$, $p < .001$), explaining 42.0% of variance in trust ($R^2 = 0.420$, $F(1, 172) = 124.772$, $p < .001$). This finding supports H1, confirming that perceived effort in AI-generated advertisements has a positive impact on trust. The substantial effect size indicates that as perceived effort in AI-generated advertisements increases, consumer trust significantly increases.

Table 4 Regression Analysis Between Trust and Perceived Effort

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,282	,358		3,586	<,001
	Effort_M	,753	0,67	,648	11,170	<,001

a. Dependent Variable: Trust_M

4.3 Moderation Analysis: Familiarity with AI and demographics as moderators

To test Hypothesis 2 (H2), which proposed that familiarity with AI moderates the relationship between perceived effort and trust in AI-generated advertisements, a series of moderation analyses were conducted using the PROCESS macro. In addition to AI familiarity, demographic variables were also examined as potential moderators to provide a comprehensive understanding of the boundary conditions for the perceived effort–trust relationship. To ensure robustness in testing indirect and conditional effects, we utilized a bootstrapping method with 5,000 resamples. The significance of the results was determined through 95% confidence intervals (CI).

Six dimensions of AI familiarity were tested as potential moderators of the perceived effort–trust relationship. The results indicated that none of the AI familiarity dimensions significantly moderated this relationship. All interaction terms between familiarity and

perceived effort were non-significant across the six dimensions tested (all p > .05), as shown in Table 5, demonstrating that the positive association between perceived effort and trust remains consistent regardless of consumers' level of familiarity with AI technology. The results of the mediation test can be found in Appendix E.

Table 5 Moderation Analysis. Familiarity with AI

Tests of Between-Subjects Effects

Dependent Variable Trust_M

Source	Type III Sum of Squares	df	Mean Square	F.	Sig.	Partial Eta Squared
Corrected Model	752,236 [a]	164	4,587	,818	,716	,937
Intercept	2468,146	1	2468,146	440,110	<0,001	,980
Effort_M	200,495	29	6,914	1,233	,390	,799
FamAI_M	115,048	46	2,509	0,446	,964	,695
Effort_M* FamAI_M	248,209	89	2,789	0,497	,953	,831
Error	50,472	9	5,608			
Total	5199,500	174				
Corrected Total	802,708	173				

R Squared = ,937 (Adjusted R Squared = -,209)$_a$

Furthermore, four demographic variables—age, gender, level, and financial situation—were examined as potential moderators. The moderation analyses revealed that none of these demographic variables significantly moderated the relationship between perceived effort and

trust. Specifically, the interaction terms for age × perceived effort, gender × perceived effort, education level × perceived effort, and financial situation × perceived effort were all non-significant (all $p > .05$). This indicates that the effect of perceived effort on trust is stable across different age groups, genders, educational backgrounds, and financial circumstances. All tables regarding familiarity with AI as moderator can be found in Appendix F along with the demographics.

Overall, the moderation analysis provides evidence that H2 is not supported. AI familiarity does not moderate the relationship between perceived effort and trust in AI-generated advertisements. The positive effect of perceived effort on trust appears to be robust and consistent across varying levels of AI familiarity and diverse demographic segments.

4.4 Mediation Analysis: Perceived Ethicality as Mediator

A mediation analysis was conducted to examine whether perceived ethicality mediates the relationship between perceived effort in AI-generated advertisement creation and consumer trust. The results indicated a significant direct effect of perceived effort on trust ($B=0.3966$, $SE=0.0688$, $t=5.7641$, $p<.001$, 95% CI [0.2608, 0.5324]). Importantly, the indirect effect of perceived effort on trust through perceived ethicality was also significant ($B=0.3569$, BootSE = 0.0534, 95% BootCI [0.2549, 0.4661]). Since the confidence interval for the indirect effect does not include zero, this provides evidence for a significant mediation effect. These findings suggest that perceived ethicality partially mediates the relationship between perceived effort and trust, such that higher perceived effort increases perceived ethicality, which in turn enhances consumer trust in AI-generated advertisements. This confirms that

perceived effort operates through two pathways: a direct positive effect on trust and an indirect effect through enhanced perceptions of ethicality, which subsequently increases trust. The significant indirect effect supports the theoretical framework that ethical considerations play a crucial mediating role in the effort-trust relationship therefore, there is support of H3.

Table 6. Mediation Analysis

Direct Effect of X on Y

Effect	se	t	p	LLCI	ULCI
,3966	,0688	5,7641	,0000	,2608	,5324

Indirect Effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
Ethic_M	,3569	,0534	,2549	,4661

LLCI = Lower Limit Confidence Interval, ULCI = Upper Limit Confidence Interval

5. DISCUSSION

This study investigated the relationships between perceived effort, trust, and perceived ethicality in AI-generated advertisements, along with the mediating role of perceived ethicality and potential moderating effects of AI familiarity and demographic variables. The findings provide valuable insights into consumer psychology in the context of AI-generated advertising content. The research clearly links how much effort people think an AI-made ad took with the level of trust they place in it. A linear regression showed that as perceived effort rises, trust grows. Therefore, Hypothesis 1, which predicted that higher perceived effort would positively impact trust, is strongly supported.

The moderation tests showed that the link between perceived effort and trust holds steady across the level of familiarity with AI and did not make a meaningful difference in the strength of the connection therefore the moderation analyses did not support H2. Put simply, the effect of perceived effort on trust and the mediating role of perceived ethicality remains unchanged, no matter who the consumer is or how often they interact with AI. Such consistency highlights the broad applicability of the effort-trust relationship in settings that feature AI-generated ads.

In addition, mediation analysis indicates that Hypothesis 3 is supported: perceived ethicality partially mediates the relationship between effort and trust. Mediation tests uncovered a strong direct effect of effort on trust and a sizeable indirect path via perceived ethicality. Together, these findings suggest that when consumers feel an ad has been created with real care and effort, they are more likely to trust the brand—not just because the ad seems well-made, but because it also feels more ethically responsible. When people see that a brand has put thought and intention into its advertising, they are more inclined to believe

the brand is acting honestly and with respect for its audience. This makes perceived effort a key factor in building trust, both directly and by influencing how ethical the brand appears.

5.1 THEORETICAL IMPLICATIONS

The results from this study contribute to the theoretical understanding of AI-powered advertising by both confirming existing work on trust and ethics and extending those lines of inquiry into new territory. First, the strong positive link between perceived effort and consumer trust mirrors earlier findings that treat visible effort as a cue for advertisement credibility and brand dedication (Verstraten, 2015; Shahbaz et al., 2017). In our sample, perceived effort explained a sizeable 42% of the variance in trust, a figure that is adding weight to Li's (2023) claim that intelligent ads, in which algorithms participate in the creative process, build trust by amplifying impressions of effort. Altogether, these findings push the theory forward by showing that perception of effort serves as a powerful marker of reliability for AI-generated content, thereby reinforcing already established perspectives on consumer trust in AI-driven environments.

Next, we came to the conclusion that neither AI familiarity nor the usual demographic predictors moderated the effort-trust link, casting doubt on several key assumptions in the field. Earlier studies (e.g., Gu et al., 2024; Exner et al., 2025) argued that prior exposure to AI shapes how new advertising techniques are trusted, yet we found a single, steady effect of perceived effort on trust across audience segments. This pattern suggests that clear signals of creativity and ethical care may cut through personal differences. Thus, ongoing debates about tailoring AI campaigns to specific cohorts should be revisited, for the effort-trust pathway now appears broadly relevant. Our results point scholars toward fresh questions about where AI

advertising still meets its limits, urging revisions to current models so they can better embrace these strong, cross-demographic effects.

The mediation tests show that how ethical people think an ad is created partly channels the impact of perceived effort on trust, This result positions ethical clarity as a key mediator and adds weight to ongoing scholarly debates about AI in marketing. Researchers such as Chakravorti (2024) and Naz and Kashif (2024) point out that cutting-edge tools may streamline costs yet still leave shoppers measuring brands by their moral compass. Our findings build on that insight by demonstrating that, even when viewers acknowledge heavy creative work from an AI model, trust only solidifies if the ad is seen as ethical. Treating ethicality as part of the trust-building pipeline links cold cognition with warm feeling and points to the need for future marketing models to weave ethical transparency clearly into technology-centered models.

Beyond these direct results, the adoption of tried-and-tested trust theories helps interpret the pattern we observed. Blending ideas from both classic and modern studies on trust gives our theoretical outlook much-needed depth. Mayer, Davis, and Schoormans (1995) cornerstone model, which focuses on ability, benevolence, and integrity, serves as a clear lens through which to interpret our observations. When that framework moves into online spaces, it reveals why markers like visible effort and open ethical practices matter for winning shopper confidence, even when age or income lines blur. Supporting this, Hochstein, Harmeling, and Perko (2023) recent meta-analysis shows that, in today's digital world, transparency and strong ethical signals not only boost credibility but also lower suspicion. Taken together, these perspectives push the conversation beyond familiar marketing triggers, offering a broader framework that can steer future inquiries into AI-powered customer interaction in an ever-more online marketplace.

Overall, these blended insights show that the combination of visible creative work and clear ethical behavior offers a strong basis for explaining why shoppers place trust in AI-driven ads. By applying classic models like Mayer et al. (1995) and pairing them with fresh evidence from digital trust studies (Hochstein et al., 2023), we connect time-honored ideas about trust with new online signals, whilst revealing important shortcomings in existing theories.

5.2 Practical Implications

The research offers valuable guidance for companies that rely on AI for advertising. It shows a strong link between how much effort people believe a campaign requires and the trust they place in the brand. To put it concisely, brands that are open about the work behind AI-made ads win better credibility. To capitalize on this insight, marketers should practice what might be called effort signaling. Sharing behind-the-scenes content-such as clear visuals or straightforward notes that explain how complex code, big data, and human review come together to craft a message-can set a brand apart (Verstraten, 2015; Shahbaz et al., 2017). In crowded markets, that extra transparency may be the edge a firm needs.

Ethics matters just as much. The analysis shows that perceived effort is closely tied to perceived ethicality In practical terms, plain communication about what data is collected, who makes the decisions, and who-or what-writes the copy can strengthen the trust already earned through visible effort. Firms are therefore advised to weave such ethical stories into their broaded social-responsibility agenda.

The lack of meaningful moderation by familiarity with AI or demographic traits suggests these trust-building tactics work for almost everyone. By sticking to a mix of effort-focused and ethics-focused messages, firms can direct staff time and money more efficiently

compared to the tangled segmentation approach shown to drain resources in earlier research a problem noted by Bleier and colleagues (2019).

To back these efforts, companies need strong in-house guidelines. Both marketing divisions and AI engineering groups should draft clear message templates and manuals that explain the systems' technical features and the ethical checks built into them. Such coordination makes sure the practical rules about trust set out in the literature, such as those by Mayer, Davis, and Schoorman (1995), reach customers without variation.

Risk management is equally vital. Businesses should install tools that measure customer feeling in real time and watch key indicators like perceived effort, ethicality, and trust (Huang & Rust, 2021). Staying on top of these signals lets firms fix problems early and keep confidence steady throughout a campaign.

Considering all the above, when firms pair open creative work with clear ethical messaging and consistent procedures, they strengthen customer Trust and secure a durable advantage in the fast-moving digital ad market.

5.3 Study Limitations and Future Research

Although this study shed light on how shoppers interpret the creative effort behind AI ads and the ethical tone these ads strike, several limitations should be acknowledged. First, respondents were recruited from e-commerce forums on social media and may not capture the full diversity of the consumer base. Moreover, about 36.5 percent of volunteers were dropped because their answers were unfinished or they failed attention checks. Future projects should draw on multiple channels and assemble larger, more varied cohorts so that findings reflect a richer cross-section of consumer behavior (Bleier et al., 2019). Additionally,

the sample size, while sufficient for detecting moderate effects, may not provide adequate power for uncovering smaller or interaction effects, reducing confidence in the stability of the findings. Krefeld-Schwalb and Scheibehenne (2023) highlight that while many marketing studies have sufficient sample sizes to detect moderate effects, they often lack the statistical power to uncover smaller or interaction effects. This limitation can reduce confidence in the stability and replicability of such findings.

Measurement hurdles also constrain the research. Because we depended on participants to report their own feelings of effort, trust, and perceived ethicality, we risked biases like by social desirability bias or faulty recall (Verstraten, 2015; Shahbaz et al., 2017). Adding hard behavioral data or mixing in interviews could give a richer, less self-serving view of how shoppers engage with AI ads. Future research should employ randomized experimental designs to establish causal effects. For example, a between-subjects laboratory experiment could assign participants at random to view either AI-generated or human-created advertisements, with conditions that include disclosure or non-disclosure of AI involvement. By combining self-report measures (trust, perceived effort, ethical judgments) with objective behavioral indicators (click-through rates, time on page), researchers can directly assess how ad origin and transparency shape consumer attitudes and actions. Running these tests on actual e-commerce sites would make the results more realistic and give practical insights into real-world shopping behaviors.

Future investigations ought to weave in cognitive appraisal and attribution perspectives so that researchers can better understand the way customers read AI cues in ever-more digital spaces. Future researches could broaden the framework by examining other moderators, such as the impact of regulatory environments or differences in industry practices, thereby

deepening our grasp of what builds consumer trust in AI ads (Mayer, Davis, & Schoormans, 1995).

As noted by Fritz and MacKinnon (2007), marginal effects should be interpreted with caution, and replication using larger samples or alternative mediation models may be necessary to solidify these findings. The chosen mediation model represents one of several plausible frameworks to explain the interrelations among the studied variables. Alternative models-such as multiple mediator or moderated mediation paths-may paint a fuller picture of the interwoven factors at play. Future research should therefore test rival frameworks to verify that the results are both robust and comprehensive (Hayes, 2013).

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APPENDIX

Appedix A. Ethics Committiee Approval

This is to certify that
Project No.: **DDMKT2025-6-203283**
Project Title: **The Impact of AI-Personalized Images used in advertisement. A Study of Trust, Perceived Effort, Perceived Ethicality and Familiarity with AI in E-Commerce.**
Principal Researcher: **Aspasia Pylarinou**

according to the regulations of the Ethics Committee of NOVA IMS and MagIC Research Center this project was considered to meet the requirements of the NOVA IMS Internal Review Board, being considered **APPROVED** on 6/20/2025.

It is the Principal Researcher's responsibility to ensure that all researchers and stakeholders associated with this project are aware of the conditions of approval and which documents have been approved.

The Principal Researcher is required to notify the Ethics Committee, via amendment or progress report, of
- Any significant change to the project and the reason for that change;
- Any unforeseen events or unexpected developments that merit notification;
- The inability of the Principal Researcher to continue in that role or any other change in research personnel involved in the project.

Lisbon, 6/20/2025

NOVA IMS Ethics Committee
ethicscommittee@novaims.unl.pt

Appendix B. Online Questionnaire

Start of Block: Default Question Block

Intro Dear participant, thank you for taking part in this survey which will last **only 5 mins.** This survey focuses on AI-personalized advertising and consumer perceptions. There are no right or wrong answers, and there is no risk involved in responding to the questions. Your participation in this study is entirely voluntary, meaning you are free to withdraw at any time. However, your responses are highly valuable, will remain anonymous, and will be used solely for master thesis research. **Informed Consent** By proceeding, you confirm that you are 18 years or older and agree to participate in this research. You acknowledge that your participation is voluntary, and you may exit the survey at any time without penalty. All data collected will remain confidential and will not be used for any purpose beyond academic study.

- ○ Yes, I am 18 or older. (1)
- ○ No, I am under 18. (2)

End of Block: Default Question Block

Start of Block: Scenario Presentation

Scenario In the next section, we will ask you to imagine that you are browsing an online store, searching for a new pair of sneakers. As you scroll through the website, an advertisement appears—showing exactly the type of sneakers you had been considering. The ad is visually appealing, feels **highly personalized** to your preferences, and seems to anticipate your interests perfectly. Later, you discover that the image in the advertisement **was not created by a photographer or designer**—but instead by **artificial intelligence (AI)**. Using **your past consumer behavior and trend analysis**, AI generates **highly targeted ads** designed to match individual preferences. However, the company **does not disclose** how its AI selects or modifies these images.

End of Block: Scenario Presentation

Start of Block: Trust | Adapted from Oliveira et al. (2017) and Xu et al. (2022)

Trust Taking into account the scenario you read, to what extent do you agree with the following statements?

	Strongly Disagree (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	7 (7)	8 (8)	Strongly Agree (9)
I find AI trustworthy. (1)	○	○	○	○	○	○	○	○	○
I like the reliability of AI. (2)	○	○	○	○	○	○	○	○	○
I value the trustworthy characteristics of AI. (3)	○	○	○	○	○	○	○	○	○
AI deserves me to trust. (4)	○	○	○	○	○	○	○	○	○
I think AI provides reliable services. (5)	○	○	○	○	○	○	○	○	○
I fully trust and think that AI is doing the best for me. (6)	○	○	○	○	○	○	○	○	○

End of Block: Trust | Adapted from Oliveira et al. (2017) and Xu et al. (2022)

Start of Block: Perceived Effort | Adapted from Venkatesh et al., (2003)

Perceived Effort Taking into account the scenario you read, to what extent do you agree with the following statements?

	Strongly Disagree (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	7 (7)	8 (8)	Strongly Agree (9)
Learning how to create such AI-personalized advertisement seems easy for me. (1)	○	○	○	○	○	○	○	○	○
The creation process of AI-personalized advertisement is clear and understandable. (2)	○	○	○	○	○	○	○	○	○
I find the creating of AI-personalized advertisement easy to do. (3)	○	○	○	○	○	○	○	○	○
If you are still paying attention, choose answer number 5. (4)	○	○	○	○	○	○	○	○	○
It is easy to become skillful at the creating of AI-personalized advertisement. (5)	○	○	○	○	○	○	○	○	○

End of Block: Perceived Effort | Adapted from Venkatesh et al., (2003)

Start of Block: Perceived Ethicality | Adapted from Brunk, (2012).

Perceived Ethicality Taking into account the scenario you read, to what extent do you agree with the following statements?

	Strongly Disagree (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	7 (7)	8 (8)	Strongly Agree (9)
AI-personalized advertisement respect ethical norms in marketing. (1)	○	○	○	○	○	○	○	○	○
Companies using AI – personalized advertisement always adhere to legal regulations. (2)	○	○	○	○	○	○	○	○	○
AI-personalized advertisement is used in a socially responsible manner. (3)	○	○	○	○	○	○	○	○	○
Companies using AI-personalized advertisement avoid misleading or manipulative practices. (4)	○	○	○	○	○	○	○	○	○
AI-personalized advertisement improves brand trust and overall consumer perception. (5)	○	○	○	○	○	○	○	○	○
Companies using AI in advertisement consider both positive and negative	○	○	○	○	○	○	○	○	○

End of Block: Perceived Ethicality | Adapted from Brunk, (2012).

Start of Block: Familiarity with AI | Adopted from Huisman et al., (2021)

Familiarity with AI Taking into account the scenario you read, to what extent do you agree with the following statements?

	Strongly Disagree (1)	2 (2)	3 (3)	4 (4)	5 (5)	6 (6)	7 (7)	8 (8)	Strongly Agree (9)
Never heard of AI. (1)	○	○	○	○	○	○	○	○	○
Heard of AI. (2)	○	○	○	○	○	○	○	○	○
Basic knowledge of AI. (3)	○	○	○	○	○	○	○	○	○
Intermediate knowledge of AI (4)	○	○	○	○	○	○	○	○	○
Advanced knowledge of AI (5)	○	○	○	○	○	○	○	○	○
Active AI research / development. (6)	○	○	○	○	○	○	○	○	○

End of Block: Familiarity with AI | Adopted from Huisman et al., (2021)

Start of Block: Demographics

Age (in years).

_____

_____

_____

_____

_____

Please indicate your gender.

- ○ Male (1)
- ○ Female (2)
- ○ Other (3)

What is the highest level of education that you have completed?

- ○ Less than a high school diploma. (1)
- ○ High school diploma. (2)
- ○ Bachelor's degree. (3)
- ○ Master's degree. (4)
- ○ Doctoral or professional degree. (5)

Which of the following best describes your financial situation?

- ○ My income covers only basic necessities. (1)
- ○ My income allows for some discretionary spending. (2)
- ○ My income allows for savings and luxury purchases (3)
- ○ My income provides full financial security. (4)
- ○ Prefer not to answer. (5)

End of Block: Demographics

Appendix C Descriptives Statistics SPSS

Statistics

		Trust_1	Trust_2	Trust_3	Trust_4	Trust_5	Trust_6	Trust_M	Effort_1	Effort_2	Effort_3	Effort_4	Effort_5
N	Valid	174	174	174	174	174	174	174	174	174	174	174	174
	Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean		5,10	5,24	5,01	4,68	5,44	4,70	5,0268	5,06	4,84	4,88	5,00	5,10
Median		5,00	6,00	5,00	5,00	6,00	5,00	5,2500	5,50	5,00	5,00	5,00	5,00
Std. Deviation		2,304	2,285	2,266	2,324	2,315	2,284	2,15405	2,133	2,122	2,038	,000	1,970
Range		8	8	8	8	8	8	8,00	8	8	8	0	8
Minimum		1	1	1	1	1	1	1,00	1	1	1	5	1
Maximum		9	9	9	9	9	9	9,00	9	9	9	5	9

		Effort_M	Ethic_1	Ethic_2	Ethic_3	Ethic_4	Ethic_5	Ethic_6	Ethic_M	FamAI_1	FamAI_2	FamAI_3	FamAI_4
N	Valid	174	174	174	174	174	174	174	174	174	174	174	174
	Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean		4,9698	4,54	4,64	4,42	4,24	4,58	4,85	4,5450	1,45	8,20	5,65	5,02
Median		5,2500	4,50	5,00	4,00	4,00	4,50	5,00	4,5000	1,00	9,00	6,00	5,00
Std. Deviation		1,85380	1,964	2,051	1,998	2,114	2,164	2,164	1,84439	1,315	1,612	2,425	2,427
Range		8,00	8	8	8	8	8	8	7,50	7	8	8	8
Minimum		1,00	1	1	1	1	1	1	1,00	1	1	1	1
Maximum		9,00	9	9	9	9	9	9	8,50	8	9	9	9

		FamAI_5	FamAI_6	FamAI_M	AGE	GENDER	EDUCATION LEVEL	FINANCIAL SITUATION
N	Valid	174	174	174	173	174	174	174
	Missing	0	0	0	1	0	0	0
Mean		3,82	4,09	4,7150	32,00	1,54	3,00	2,40
Median		3,00	3,50	4,6667	30,00	2,00	3,00	2,00
Std. Deviation		2,690	2,829	,94829	8,291	,522	,931	1,168
Range		8	8	4,50	41	2	4	4
Minimum		1	1	2,17	18	1	1	1
Maximum		9	9	6,67	59	3	5	5

Appendix D Regression Analysis Trust – Perceived Effort

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,648[a]	,420	,417	1,64463

a. Predictors: (Constant), Effort_M

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	337,483	1	337,483	124,772	<,001[b]
	Residual	465,225	172	2,705		
	Total	802,708	173			

a. Dependent Variable: Trust_M

b. Predictors: (Constant), Effort_M

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,282	,358		3,586	<,001
	Effort_M	,753	,067	,648	11,170	<,001

a. Dependent Variable: Trust_M

Appendix E Mediation Analysis:

```
 Run MATRIX procedure:

***************** PROCESS Procedure for SPSS Version 4.2 *****************

          Written by Andrew F. Hayes, Ph.D.       www.afhayes.com
    Documentation available in Hayes (2022). www.guilford.com/p/hayes3

**************************************************************************
Model  : 4
    Y  : Trust_M
    X  : Effort_M
    M  : Ethic_M

Sample
Size:  174

**************************************************************************
OUTCOME VARIABLE:
 Ethic_M

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      ,5826      ,3394     2,2602    88,3760     1,0000   172,0000      ,0000

Model
              coeff         se          t          p       LLCI       ULCI
constant     1,6643      ,3269     5,0906      ,0000     1,0190     2,3096
Effort_M      ,5796      ,0617     9,4009      ,0000      ,4579      ,7013

**************************************************************************
OUTCOME VARIABLE:
 Trust_M

Model Summary
          R       R-sq        MSE          F        df1        df2          p
      ,7772      ,6040     1,8589   130,4123     2,0000   171,0000      ,0000

************************ ANALYSIS NOTES AND ERRORS ************************

Level of confidence for all confidence intervals in output:
  95,0000

Number of bootstrap samples for percentile bootstrap confidence intervals:
  5000

------ END MATRIX -----
```

Appendix F Moderation Analysis on Familiarity with AI and Demographics.

Between-Subjects Factors

		N
Effort_M	1,00	1
	1,50	1
	1,75	1
	2,00	14
	2,25	4
	2,50	5
	2,75	4
	3,00	11
	3,25	5
	3,50	5
	3,75	6
	4,00	1
	4,25	8
	4,50	3
	4,75	6
	5,00	6
	5,25	7
	5,50	6
	5,75	10
	6,00	14
	6,25	16
	6,50	8
	6,75	6
	7,00	4
	7,25	7
	7,50	5
	7,75	3
	8,00	5
	8,50	1
	9,00	1
FamAI_M	2,17	1
	2,33	1
	2,50	2
	2,75	1
	3,00	4
	3,17	1
	3,25	1
	3,33	3
	3,42	1

	3,50	5
	3,58	1
	3,67	3
	3,75	5
	3,83	1
	3,92	5
	4,00	7
	4,08	6
	4,17	6
	4,25	2
	4,33	6
	4,42	7
	4,50	1
	4,58	8
	4,67	10
	4,75	9
	4,83	2
	4,92	5
	5,00	4
	5,08	10
	5,17	5
	5,25	7
	5,33	2
	5,42	4
	5,50	2
	5,58	1
	5,67	4
	5,75	1
	5,83	7
	5,92	3
	6,00	5
	6,08	3
	6,17	1
	6,25	3
	6,33	2
	6,42	2
	6,50	2
	6,67	2

Descriptive Statistics

Dependent Variable: Trust_M

Effort_M	FamAI_M	Mean	Std. Deviation	N
1,00	3,92	1,0000	.	1
	Total	1,0000	.	1
1,50	4,92	3,0000	.	1
	Total	3,0000	.	1
1,75	3,00	6,6667	.	1
	Total	6,6667	.	1
2,00	2,33	1,0000	.	1
	2,50	1,6667	,47140	2
	3,00	1,0000	.	1
	3,33	2,0000	.	1
	3,75	1,6667	,47140	2
	4,00	2,8333	.	1
	4,08	2,8333	.	1
	4,17	1,5000	.	1
	4,33	1,1667	.	1
	4,58	2,0000	.	1
	4,67	1,5000	.	1
	5,83	7,0000	.	1
	Total	2,1071	1,52698	14
2,25	3,00	4,5000	.	1
	3,67	1,0000	.	1
	3,75	3,0000	.	1
	4,08	3,3333	.	1
	Total	2,9583	1,45535	4
2,50	3,00	2,1667	.	1
	3,33	2,1667	.	1
	3,67	3,1667	.	1
	4,58	4,3333	.	1
	6,50	3,3333	.	1
	Total	3,0333	,90830	5
2,75	3,17	2,3333	.	1
	3,42	5,0000	.	1
	4,00	3,6667	.	1
	4,58	3,6667	.	1
	Total	3,6667	1,08866	4
3,00	2,17	3,0000	.	1
	2,75	1,3333	.	1
	3,50	7,0000	.	1
	3,58	1,6667	.	1
	3,75	3,1667	.	1
	4,00	2,8333	.	1

	4,08	5,1667	.	1
	4,33	3,0000	.	1
	4,58	7,0000	.	1
	4,67	7,8333	.	1
	5,17	2,1667	.	1
	Total	4,0152	2,32433	11
3,25	3,25	5,6667	.	1
	4,67	3,6667	.	1
	4,75	4,8333	.	1
	4,92	4,6667	.	1
	5,25	1,0000	.	1
	Total	3,9667	1,80432	5
3,50	3,92	3,1667	.	1
	4,08	3,5833	2,00347	2
	4,42	2,0000	.	1
	4,67	7,3333	.	1
	Total	3,9333	2,24413	5
3,75	3,33	2,6667	.	1
	3,50	5,3333	.	1
	4,00	3,5000	.	1
	5,00	5,1667	.	1
	5,08	6,8333	.	1
	6,00	5,0000	.	1
	Total	4,7500	1,47102	6
4,00	4,42	5,5000	.	1
	Total	5,5000	.	1
4,25	3,83	6,1667	.	1
	4,17	3,8333	.	1
	4,33	6,1667	.	1
	4,75	4,1667	.	1
	5,08	5,8333	.	1
	5,17	5,5000	.	1
	5,42	2,8333	.	1
	6,67	1,0000	.	1
	Total	4,4375	1,84721	8
4,50	4,00	4,8333	.	1
	4,25	1,1667	.	1
	5,08	2,5000	.	1
	Total	2,8333	1,85592	3
4,75	3,50	5,8333	.	1
	4,08	5,1667	.	1
	4,33	6,6667	.	1
	4,58	4,0000	.	1
	4,67	1,8333	.	1

	4,75	5,5000	.	1
	Total	4,8333	1,70945	6
5,00	3,75	2,5000	.	1
	3,92	8,8333	.	1
	4,42	4,6667	.	1
	4,75	5,0000	.	1
	4,83	5,5000	.	1
	5,50	5,3333	.	1
	Total	5,3056	2,04238	6
5,25	4,17	3,8333	.	1
	4,75	6,3333	.	1
	5,25	7,5000	.	1
	5,83	5,3333	.	1
	6,00	5,1667	.	1
	6,33	4,3333	.	1
	6,42	2,5000	.	1
	Total	5,0000	1,64429	7
5,50	3,50	6,0000	.	1
	4,17	4,8333	.	1
	4,75	6,0000	.	1
	5,42	4,5000	.	1
	5,67	6,5000	.	1
	6,50	3,3333	.	1
	Total	5,1944	1,18985	6
5,75	3,67	5,1667	.	1
	3,92	3,0000	.	1
	4,25	5,5000	.	1
	4,50	5,0000	.	1
	4,67	3,0000	.	1
	5,00	6,3333	.	1
	5,08	6,0833	,58926	2
	5,67	2,8333	.	1
	5,92	7,6667	.	1
	Total	5,0667	1,65029	10
6,00	3,50	7,1667	.	1
	4,00	6,8333	.	1
	4,42	4,5000	.	1
	4,92	5,8333	.	1
	5,00	6,0000	.	1
	5,08	6,8333	.	1
	5,17	6,1667	.	1
	5,25	6,0000	.	1
	5,33	7,6667	.	1
	5,50	5,0000	.	1

	5,58	7,3333	.	1
	5,83	5,2500	,58926	2
	6,67	7,6667	.	1
	Total	6,2500	1,03723	14
6,25	4,00	5,6667	.	1
	4,33	7,8333	.	1
	4,42	7,6667	.	1
	4,58	6,3333	.	1
	4,67	6,5000	.	1
	4,75	7,6667	.	1
	4,92	1,3333	.	1
	5,00	6,1667	.	1
	5,17	5,6667	.	1
	5,25	7,0000	.	1
	5,67	8,6667	.	1
	6,00	6,1667	.	1
	6,08	4,1667	.	1
	6,17	7,6667	.	1
	6,25	4,5000	.	1
	6,33	5,5000	.	1
	Total	6,1563	1,78312	16
6,50	4,17	6,0833	2,71058	2
	5,08	6,3333	.	1
	5,25	7,6667	.	1
	5,75	5,3333	.	1
	5,83	4,6667	.	1
	5,92	6,1667	.	1
	6,08	8,0000	.	1
	Total	6,2917	1,50330	8
6,75	3,92	8,0000	.	1
	4,58	4,6667	.	1
	4,75	5,5000	.	1
	4,92	7,5000	.	1
	5,08	5,1667	.	1
	6,08	8,1667	.	1
	Total	6,5000	1,55991	6
7,00	4,67	5,0833	5,30330	2
	4,83	7,6667	.	1
	5,08	5,8333	.	1
	Total	5,9167	3,29562	4
7,25	4,58	6,5000	.	1
	4,67	5,8333	.	1
	5,08	6,8333	.	1
	5,67	7,1667	.	1

	5,83	8,1667	.	1
	5,92	7,5000	.	1
	6,25	6,3333	.	1
	Total	6,9048	,78089	7
7,50	4,75	8,1667	.	1
	5,17	4,6667	.	1
	5,25	9,0000	.	1
	5,42	5,0833	1,76777	2
	Total	6,4000	2,20668	5
7,75	5,33	6,3333	.	1
	6,00	7,0000	.	1
	6,25	8,0000	.	1
	Total	7,1111	,83887	3
8,00	4,42	7,0000	2,59272	2
	5,25	8,8333	.	1
	5,83	8,0000	.	1
	6,00	6,6667	.	1
	Total	7,5000	1,57674	5
8,50	6,42	7,6667	.	1
	Total	7,6667	.	1
9,00	4,33	7,6667	.	1
	Total	7,6667	.	1
Total	2,17	3,0000	.	1
	2,33	1,0000	.	1
	2,50	1,6667	,47140	2
	2,75	1,3333	.	1
	3,00	3,5833	2,51845	4
	3,17	2,3333	.	1
	3,25	5,6667	.	1
	3,33	2,2778	,34694	3
	3,42	5,0000	.	1
	3,50	6,2667	,78705	5
	3,58	1,6667	.	1
	3,67	3,1111	2,08389	3
	3,75	2,4000	,75093	5
	3,83	6,1667	.	1
	3,92	4,8000	3,42256	5
	4,00	4,3095	1,52276	7
	4,08	3,9444	1,33194	6
	4,17	4,3611	2,10928	6
	4,25	3,3333	3,06413	2
	4,33	5,4167	2,71774	6
	4,42	5,4762	2,23074	7
	4,50	5,0000	.	1

	4,58	4,8125	1,69368	8
	4,67	4,7667	2,82974	10
	4,75	5,9074	1,30998	9
	4,83	6,5833	1,53206	2
	4,92	4,4667	2,40197	5
	5,00	5,9167	,51819	4
	5,08	5,8333	1,30289	10
	5,17	4,8333	1,58552	5
	5,25	6,7143	2,72287	7
	5,33	7,0000	,94281	2
	5,42	4,3750	1,47432	4
	5,50	5,1667	,23570	2
	5,58	7,3333	.	1
	5,67	6,2917	2,47721	4
	5,75	5,3333	.	1
	5,83	6,2381	1,47151	7
	5,92	7,1111	,82215	3
	6,00	6,0000	,88976	5
	6,08	6,7778	2,26282	3
	6,17	7,6667	.	1
	6,25	6,2778	1,75066	3
	6,33	4,9167	,82496	2
	6,42	5,0833	3,65339	2
	6,50	3,3333	,00000	2
	6,67	4,3333	4,71405	2
	Total	5,0268	2,15405	174

Tests of Between-Subjects Effects

Dependent Variable: Trust_M

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	752,236[a]	164	4,587	,818	,716	,937
Intercept	2468,146	1	2468,146	440,110	<,001	,980
Effort_M	200,495	29	6,914	1,233	,390	,799
FamAI_M	115,048	46	2,501	,446	,964	,695
Effort_M * FamAI_M	248,209	89	2,789	,497	,953	,831
Error	50,472	9	5,608			
Total	5199,500	174				
Corrected Total	802,708	173				

a. R Squared = ,937 (Adjusted R Squared = -,209)

Between-Subjects Factors

		N
Effort_M	1,00	1
	1,50	1
	1,75	1
	2,00	13
	2,25	4
	2,50	5
	2,75	4
	3,00	11
	3,25	5
	3,50	5
	3,75	6
	4,00	1
	4,25	8
	4,50	3
	4,75	6
	5,00	6
	5,25	7
	5,50	6
	5,75	10
	6,00	14
	6,25	16
	6,50	8
	6,75	6
	7,00	4
	7,25	7
	7,50	5
	7,75	3
	8,00	5
	8,50	1
	9,00	1
AGE	18	1
	19	2
	20	4
	21	3
	22	2
	23	8
	24	7
	25	7
	26	11
	27	14
	28	8
	29	8

	30	17
	31	17
	32	5
	33	2
	34	4
	35	5
	36	3
	37	5
	38	3
	40	11
	41	1
	42	3
	43	3
	44	4
	45	2
	46	3
	47	2
	49	1
	50	1
	52	2
	53	1
	58	2
	59	1

Descriptive Statistics

Dependent Variable: Trust_M

Effort_M	AGE	Mean	Std. Deviation	N
1,00	42	1,0000	.	1
	Total	1,0000	.	1
1,50	53	3,0000	.	1
	Total	3,0000	.	1
1,75	31	6,6667	.	1
	Total	6,6667	.	1
2,00	21	2,0000	.	1
	22	2,8333	.	1
	38	1,1667	.	1
	40	1,2500	,35355	2
	44	3,1111	3,37200	3
	45	2,8333	.	1
	46	1,5000	.	1
	47	1,6667	,47140	2
	52	2,0000	.	1
	Total	2,1154	1,58900	13

2,25	20	4,5000	.	1
	35	3,3333	.	1
	41	1,0000	.	1
	52	3,0000	.	1
	Total	2,9583	1,45535	4
2,50	23	2,1667	.	1
	27	4,3333	.	1
	31	3,1667	.	1
	40	2,7500	,82496	2
	Total	3,0333	,90830	5
2,75	23	2,3333	.	1
	29	3,6667	.	1
	31	5,0000	.	1
	34	3,6667	.	1
	Total	3,6667	1,08866	4
3,00	21	3,1667	.	1
	23	1,6667	.	1
	25	7,8333	.	1
	27	5,1667	.	1
	35	7,0000	.	1
	37	2,8333	.	1
	40	1,3333	.	1
	42	3,0000	.	1
	43	3,0000	.	1
	45	2,1667	.	1
	50	7,0000	.	1
	Total	4,0152	2,32433	11
3,25	24	2,8333	2,59272	2
	30	4,2500	,82496	2
	31	5,6667	.	1
	Total	3,9667	1,80432	5
3,50	28	3,1667	.	1
	30	7,3333	.	1
	31	2,1667	.	1
	32	5,0000	.	1
	46	2,0000	.	1
	Total	3,9333	2,24413	5
3,75	23	2,6667	.	1
	24	5,1667	.	1
	30	4,2500	1,06066	2
	31	5,3333	.	1
	40	6,8333	.	1
	Total	4,7500	1,47102	6
4,00	28	5,5000	.	1

	Total	5,5000	.	1
4,25	27	4,1667	.	1
	30	5,8333	,33333	3
	31	3,8333	.	1
	32	1,9167	1,29636	2
	35	6,1667	.	1
	Total	4,4375	1,84721	8
4,50	20	2,5000	.	1
	31	3,0000	2,59272	2
	Total	2,8333	1,85592	3
4,75	24	5,1667	.	1
	27	5,8333	.	1
	29	1,8333	.	1
	31	6,6667	.	1
	40	5,5000	.	1
	42	4,0000	.	1
	Total	4,8333	1,70945	6
5,00	21	4,6667	.	1
	23	8,8333	.	1
	24	5,5000	.	1
	29	5,0000	.	1
	30	5,3333	.	1
	36	2,5000	.	1
	Total	5,3056	2,04238	6
5,25	24	2,5000	.	1
	26	6,3333	1,64992	2
	29	3,8333	.	1
	30	4,8333	,70711	2
	38	6,3333	.	1
	Total	5,0000	1,64429	7
5,50	23	3,9167	,82496	2
	25	4,8333	.	1
	31	6,5000	.	1
	43	6,0000	,00000	2
	Total	5,1944	1,18985	6
5,75	24	2,8333	.	1
	26	6,5000	.	1
	28	7,6667	.	1
	29	3,0000	.	1
	30	6,3333	.	1
	34	5,6667	.	1
	37	4,2500	1,76777	2
	40	5,1667	.	1
	49	5,0000	.	1

	Total	5,0667	1,65029	10
6,00	19	5,0000	.	1
	25	6,0833	2,23917	2
	26	5,6667	.	1
	27	6,0000	1,64992	2
	28	7,5000	,23570	2
	30	6,4167	,58926	2
	31	6,8333	.	1
	46	6,1667	.	1
	58	5,8333	.	1
	59	6,0000	.	1
	Total	6,2500	1,03723	14
6,25	18	1,3333	.	1
	19	8,6667	.	1
	20	5,6667	.	1
	26	6,5556	1,13448	3
	27	6,6111	1,82828	3
	28	6,5000	.	1
	30	7,0000	.	1
	31	6,5833	1,53206	2
	33	6,3333	.	1
	38	6,1667	.	1
	40	4,1667	.	1
	Total	6,1563	1,78312	16
6,50	25	8,0000	.	1
	26	7,6667	.	1
	27	6,1667	.	1
	28	5,3333	.	1
	29	6,0833	2,71058	2
	31	4,6667	.	1
	32	6,3333	.	1
	Total	6,2917	1,50330	8
6,75	20	7,5000	.	1
	23	8,0000	.	1
	27	6,8333	1,88562	2
	33	4,6667	.	1
	34	5,1667	.	1
	Total	6,5000	1,55991	6
7,00	22	5,8333	.	1
	26	1,3333	.	1
	27	7,6667	.	1
	35	8,8333	.	1
	Total	5,9167	3,29562	4
7,25	25	5,8333	.	1

	26	7,0000	,70711	2
	30	6,3333	.	1
	31	6,8333	.	1
	35	7,1667	.	1
	36	8,1667	.	1
	Total	6,9048	,78089	7
7,50	30	9,0000	.	1
	37	5,0833	1,76777	2
	40	8,1667	.	1
	58	4,6667	.	1
	Total	6,4000	2,20668	5
7,75	27	7,0000	.	1
	31	6,3333	.	1
	32	8,0000	.	1
	Total	7,1111	,83887	3
8,00	25	5,1667	.	1
	28	8,8333	.	1
	29	8,0000	.	1
	34	8,8333	.	1
	44	6,6667	.	1
	Total	7,5000	1,57674	5
8,50	36	7,6667	.	1
	Total	7,6667	.	1
9,00	40	7,6667	.	1
	Total	7,6667	.	1
Total	18	1,3333	.	1
	19	6,8333	2,59272	2
	20	5,0417	2,09662	4
	21	3,2778	1,33680	3
	22	4,3333	2,12132	2
	23	4,1875	2,75514	8
	24	3,8333	1,72401	7
	25	6,2619	1,52709	7
	26	6,1364	1,83457	11
	27	6,1310	1,41146	14
	28	6,5000	1,78619	8
	29	4,6875	2,23862	8
	30	5,7843	1,36774	17
	31	5,2255	1,78433	17
	32	4,6333	2,77489	5
	33	5,5000	1,17851	2
	34	5,8333	2,17307	4
	35	6,5000	2,01729	5
	36	6,1111	3,13729	3

	37	4,3000	1,55188	5
	38	4,5556	2,93605	3
	40	4,2576	2,60594	11
	41	1,0000	.	1
	42	2,6667	1,52753	3
	43	5,0000	1,73205	3
	44	4,0000	3,27731	4
	45	2,5000	,47140	2
	46	3,2222	2,56219	3
	47	1,6667	,47140	2
	49	5,0000	.	1
	50	7,0000	.	1
	52	2,5000	,70711	2
	53	3,0000	.	1
	58	5,2500	,82496	2
	59	6,0000	.	1
	Total	5,0443	2,14787	173

Tests of Between-Subjects Effects

Dependent Variable: Trust_M

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	711,271[a]	142	5,009	1,828	,028	,896
Intercept	2046,454	1	2046,454	746,679	<,001	,961
Effort_M	243,911	28	8,711	3,178	,001	,748
AGE	112,254	33	3,402	1,241	,276	,577
Effort_M * AGE	216,276	80	2,703	,986	,536	,725
Error	82,222	30	2,741			
Total	5195,500	173				
Corrected Total	793,494	172				

a. R Squared = ,896 (Adjusted R Squared = ,406)

Between-Subjects Factors

		N
Effort_M	1,00	1
	1,50	1
	1,75	1
	2,00	14
	2,25	4
	2,50	5
	2,75	4
	3,00	11
	3,25	5
	3,50	5
	3,75	6
	4,00	1
	4,25	8
	4,50	3
	4,75	6
	5,00	6
	5,25	7
	5,50	6
	5,75	10
	6,00	14
	6,25	16
	6,50	8
	6,75	6
	7,00	4
	7,25	7
	7,50	5
	7,75	3
	8,00	5
	8,50	1
	9,00	1
GENDER	1	82
	2	90
	3	2

Descriptive Statistics

Dependent Variable: Trust_M

Effort_M	GENDER	Mean	Std. Deviation	N
1,00	1	1,0000	.	1
	Total	1,0000	.	1
1,50	2	3,0000	.	1
	Total	3,0000	.	1
1,75	2	6,6667	.	1

	Total	6,6667	.	1
2,00	1	2,2708	1,99789	8
	2	1,8889	,61162	6
	Total	2,1071	1,52698	14
2,25	1	2,9444	1,78211	3
	2	3,0000	.	1
	Total	2,9583	1,45535	4
2,50	2	3,0333	,90830	5
	Total	3,0333	,90830	5
2,75	1	3,2222	,76980	3
	2	5,0000	.	1
	Total	3,6667	1,08866	4
3,00	1	4,4722	2,29835	6
	2	3,4667	2,49277	5
	Total	4,0152	2,32433	11
3,25	1	3,6667	.	1
	2	4,0417	2,07443	4
	Total	3,9667	1,80432	5
3,50	1	2,5833	,82496	2
	2	4,8333	2,58736	3
	Total	3,9333	2,24413	5
3,75	1	4,8889	2,09718	3
	2	4,6111	,97658	3
	Total	4,7500	1,47102	6
4,00	1	5,5000	.	1
	Total	5,5000	.	1
4,25	1	3,5833	3,65339	2
	2	4,7222	1,31092	6
	Total	4,4375	1,84721	8
4,50	2	2,8333	1,85592	3
	Total	2,8333	1,85592	3
4,75	1	5,6667	,23570	2
	2	4,1667	2,42097	3
	3	5,1667	.	1
	Total	4,8333	1,70945	6
5,00	1	3,7500	1,76777	2
	2	6,0833	1,86835	4
	Total	5,3056	2,04238	6
5,25	1	4,6667	1,96497	3
	2	4,5000	,76376	3
	3	7,5000	.	1
	Total	5,0000	1,64429	7
5,50	1	5,0833	1,44338	4
	2	5,4167	,82496	2

	Total	5,1944	1,18985	6
5,75	1	5,3333	1,49443	6
	2	4,6667	2,02302	4
	Total	5,0667	1,65029	10
6,00	1	6,2500	1,03145	6
	2	6,2500	1,11270	8
	Total	6,2500	1,03723	14
6,25	1	6,3095	1,20734	7
	2	6,0370	2,19813	9
	Total	6,1563	1,78312	16
6,50	1	6,2917	1,36338	4
	2	6,2917	1,84780	4
	Total	6,2917	1,50330	8
6,75	1	7,0833	1,63583	4
	2	5,3333	,23570	2
	Total	6,5000	1,55991	6
7,00	1	4,5000	4,47834	2
	2	7,3333	2,12132	2
	Total	5,9167	3,29562	4
7,25	1	7,3333	,69389	4
	2	6,3333	,50000	3
	Total	6,9048	,78089	7
7,50	1	5,0833	1,76777	2
	2	7,2778	2,29936	3
	Total	6,4000	2,20668	5
7,75	1	8,0000	.	1
	2	6,6667	,47140	2
	Total	7,1111	,83887	3
8,00	1	7,8333	1,09291	3
	2	7,0000	2,59272	2
	Total	7,5000	1,57674	5
8,50	1	7,6667	.	1
	Total	7,6667	.	1
9,00	1	7,6667	.	1
	Total	7,6667	.	1
Total	1	5,0772	2,23456	82
	2	4,9519	2,09709	90
	3	6,3333	1,64992	2
	Total	5,0268	2,15405	174

Tests of Between-Subjects Effects

Dependent Variable: Trust_M

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	444,820[a]	53	8,393	2,814	<,001	,554
Intercept	777,963	1	777,963	260,851	<,001	,685
Effort_M	374,254	29	12,905	4,327	<,001	,511
GENDER	5,177	2	2,588	,868	,422	,014
Effort_M * GENDER	49,686	22	2,258	,757	,771	,122
Error	357,888	120	2,982			
Total	5199,500	174				
Corrected Total	802,708	173				

a. R Squared = ,554 (Adjusted R Squared = ,357)

Between-Subjects Factors

		N
Effort_M	1,00	1
	1,50	1
	1,75	1
	2,00	14
	2,25	4
	2,50	5
	2,75	4
	3,00	11
	3,25	5
	3,50	5
	3,75	6
	4,00	1
	4,25	8
	4,50	3
	4,75	6
	5,00	6
	5,25	7
	5,50	6
	5,75	10
	6,00	14
	6,25	16
	6,50	8
	6,75	6
	7,00	4
	7,25	7
	7,50	5
	7,75	3
	8,00	5
	8,50	1
	9,00	1
EDUCATION LEVEL	1	11
	2	38
	3	69
	4	52
	5	4

Descriptive Statistics

Dependent Variable: Trust_M

Effort_M	EDUCATION LEVEL	Mean	Std. Deviation	N
1,00	1	1,0000	.	1
	Total	1,0000	.	1
1,50	3	3,0000	.	1

	Total	3,0000	.	1
1,75	4	6,6667	.	1
	Total	6,6667	.	1
2,00	1	1,2917	,47871	4
	2	1,9762	,64856	7
	3	4,2500	3,88909	2
	4	2,0000	.	1
	Total	2,1071	1,52698	14
2,25	1	1,0000	.	1
	2	3,9167	,82496	2
	3	3,0000	.	1
	Total	2,9583	1,45535	4
2,50	1	2,1667	.	1
	2	2,1667	.	1
	3	3,2500	,11785	2
	4	4,3333	.	1
	Total	3,0333	,90830	5
2,75	2	3,0000	,94281	2
	4	4,3333	,94281	2
	Total	3,6667	1,08866	4
3,00	1	3,0000	,00000	2
	2	2,0556	,97658	3
	3	5,9667	2,00486	5
	4	2,1667	.	1
	Total	4,0152	2,32433	11
3,25	3	5,0556	,53576	3
	4	2,3333	1,88562	2
	Total	3,9667	1,80432	5
3,50	1	2,0000	.	1
	3	3,4444	1,43695	3
	4	7,3333	.	1
	Total	3,9333	2,24413	5
3,75	2	4,7500	2,94628	2
	3	5,1667	,16667	3
	4	3,5000	.	1
	Total	4,7500	1,47102	6
4,00	2	5,5000	.	1
	Total	5,5000	.	1
4,25	3	4,3333	2,89156	3
	4	4,2778	1,71053	3
	5	4,8333	,94281	2
	Total	4,4375	1,84721	8
4,50	2	2,5000	.	1
	4	3,0000	2,59272	2

	Total	2,8333	1,85592	3
4,75	2	5,1667	.	1
	3	5,5000	1,11389	4
	4	1,8333	.	1
	Total	4,8333	1,70945	6
5,00	2	8,8333	.	1
	3	4,6000	1,21678	5
	Total	5,3056	2,04238	6
5,25	2	5,7500	,82496	2
	3	5,1111	2,50740	3
	4	4,0833	,35355	2
	Total	5,0000	1,64429	7
5,50	2	6,0000	.	1
	3	5,0333	1,25499	5
	Total	5,1944	1,18985	6
5,75	2	5,2500	,35355	2
	3	4,6667	2,02302	4
	4	5,3750	1,91667	4
	Total	5,0667	1,65029	10
6,00	2	5,9167	,77579	4
	3	6,2000	1,17497	5
	4	6,5667	1,19373	5
	Total	6,2500	1,03723	14
6,25	2	5,2222	3,68681	3
	3	6,6333	,74907	5
	4	6,2083	1,43856	8
	Total	6,1563	1,78312	16
6,50	2	5,2500	1,53206	2
	3	5,3889	,75154	3
	4	7,8889	,19245	3
	Total	6,2917	1,50330	8
6,75	2	6,5000	1,41421	2
	3	7,1111	1,68600	3
	4	4,6667	.	1
	Total	6,5000	1,55991	6
7,00	3	3,5833	3,18198	2
	4	8,2500	,82496	2
	Total	5,9167	3,29562	4
7,25	1	8,1667	.	1
	3	6,6250	,71200	4
	4	6,8333	,47140	2
	Total	6,9048	,78089	7
7,50	3	8,1667	.	1
	4	6,4167	3,65339	2

	5	5,5000	1,17851	2
	Total	6,4000	2,20668	5
7,75	2	6,3333	.	1
	4	7,5000	,70711	2
	Total	7,1111	,83887	3
8,00	3	5,1667	.	1
	4	8,0833	1,02289	4
	Total	7,5000	1,57674	5
8,50	3	7,6667	.	1
	Total	7,6667	.	1
9,00	4	7,6667	.	1
	Total	7,6667	.	1
Total	1	2,3182	2,08893	11
	2	4,3333	2,16753	38
	3	5,2947	1,76039	69
	4	5,7404	2,17518	52
	5	5,1667	,95258	4
	Total	5,0268	2,15405	174

Tests of Between-Subjects Effects

Dependent Variable: Trust_M

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	564,883[a]	72	7,846	3,332	<,001	,704
Intercept	1390,031	1	1390,031	590,321	<,001	,854
Effort_M	254,179	29	8,765	3,722	<,001	,517
EDUCATIONLEVEL	9,671	4	2,418	1,027	,397	,039
Effort_M * EDUCATIONLEVEL	158,238	39	4,057	1,723	,016	,400
Error	237,825	101	2,355			
Total	5199,500	174				
Corrected Total	802,708	173				

a. R Squared = ,704 (Adjusted R Squared = ,493)

Between-Subjects Factors

		N
Effort_M	1,00	1
	1,50	1
	1,75	1
	2,00	14
	2,25	4
	2,50	5
	2,75	4
	3,00	11
	3,25	5
	3,50	5
	3,75	6
	4,00	1
	4,25	8
	4,50	3
	4,75	6
	5,00	6
	5,25	7
	5,50	6
	5,75	10
	6,00	14
	6,25	16
	6,50	8
	6,75	6
	7,00	4
	7,25	7
	7,50	5
	7,75	3
	8,00	5
	8,50	1
	9,00	1
FINANCIAL SITUATION	1	31
	2	89
	3	26
	4	9
	5	19

Descriptive Statistics

Dependent Variable: Trust_M

Effort_M	FINANCIAL SITUATION	Mean	Std. Deviation	N
1,00	1	1,0000	.	1
	Total	1,0000	.	1
1,50	2	3,0000	.	1
	Total	3,0000	.	1
1,75	2	6,6667	.	1
	Total	6,6667	.	1
2,00	1	1,4048	,42879	7
	2	3,0667	2,25031	5
	4	1,5000	.	1
	5	2,8333	.	1
	Total	2,1071	1,52698	14
2,25	1	1,0000	.	1
	2	3,1667	,23570	2
	5	4,5000	.	1
	Total	2,9583	1,45535	4
2,50	1	2,1667	,00000	2
	2	3,8333	,70711	2
	5	3,1667	.	1
	Total	3,0333	,90830	5
2,75	2	4,3333	,94281	2
	3	3,6667	.	1
	5	2,3333	.	1
	Total	3,6667	1,08866	4
3,00	1	3,0000	,00000	2
	2	4,5952	2,81342	7
	3	2,8333	.	1
	5	3,1667	.	1
	Total	4,0152	2,32433	11
3,25	1	4,6667	.	1
	2	3,8333	2,48886	3
	5	3,6667	.	1
	Total	3,9667	1,80432	5
3,50	1	2,1667	.	1
	2	5,0000	.	1
	3	4,1667	2,80377	3
	Total	3,9333	2,24413	5
3,75	1	6,8333	.	1
	2	4,7500	,84437	4
	5	2,6667	.	1
	Total	4,7500	1,47102	6
4,00	1	5,5000	.	1

	Total	5,5000	.	1
4,25	1	5,8333	.	1
	2	4,2500	2,08100	6
	4	4,1667	.	1
	Total	4,4375	1,84721	8
4,50	1	1,1667	.	1
	2	3,6667	1,64992	2
	Total	2,8333	1,85592	3
4,75	1	5,5000	.	1
	2	5,8889	,75154	3
	3	4,0000	.	1
	5	1,8333	.	1
	Total	4,8333	1,70945	6
5,00	1	5,0000	.	1
	2	5,6667	4,47834	2
	3	5,3333	.	1
	5	5,0833	,58926	2
	Total	5,3056	2,04238	6
5,25	1	2,5000	.	1
	2	4,3333	.	1
	3	5,6667	2,59272	2
	5	5,6111	,63099	3
	Total	5,0000	1,64429	7
5,50	1	6,0000	.	1
	2	5,1667	1,40765	4
	3	4,5000	.	1
	Total	5,1944	1,18985	6
5,75	1	5,7222	,69389	3
	2	5,0833	1,89663	6
	4	3,0000	.	1
	Total	5,0667	1,65029	10
6,00	1	5,6667	.	1
	2	6,1042	1,05009	8
	3	7,3889	,25459	3
	4	5,8333	.	1
	5	5,0000	.	1
	Total	6,2500	1,03723	14
6,25	1	5,6667	.	1
	2	6,2667	1,35218	10
	3	7,7222	,09623	3
	5	3,5000	3,06413	2
	Total	6,1563	1,78312	16
6,50	1	6,3333	.	1
	2	5,3333	.	1

	3	7,0833	1,61876	4
	5	5,1667	1,41421	2
	Total	6,2917	1,50330	8
6,75	1	7,5000	.	1
	2	5,8750	1,56569	4
	3	8,0000	.	1
	Total	6,5000	1,55991	6
7,00	1	5,8333	.	1
	2	5,0833	5,30330	2
	3	7,6667	.	1
	Total	5,9167	3,29562	4
7,25	2	6,7333	,66249	5
	3	6,5000	.	1
	4	8,1667	.	1
	Total	6,9048	,78089	7
7,50	2	6,3333	.	1
	3	6,4167	2,47487	2
	4	9,0000	.	1
	5	3,8333	.	1
	Total	6,4000	2,20668	5
7,75	2	6,3333	.	1
	4	7,5000	,70711	2
	Total	7,1111	,83887	3
8,00	2	7,7083	1,73939	4
	4	6,6667	.	1
	Total	7,5000	1,57674	5
8,50	3	7,6667	.	1
	Total	7,6667	.	1
9,00	2	7,6667	.	1
	Total	7,6667	.	1
Total	1	3,7258	2,19154	31
	2	5,2584	2,00520	89
	3	6,1731	1,97792	26
	4	5,9259	2,54284	9
	5	4,0702	1,47543	19
	Total	5,0268	2,15405	174

Tests of Between-Subjects Effects

Dependent Variable: Trust_M

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	527,335[a]	84	6,278	2,029	<,001	,657
Intercept	1848,982	1	1848,982	597,587	<,001	,870
Effort_M	222,988	29	7,689	2,485	<,001	,447
FINANCIALSITUATION	16,899	4	4,225	1,365	,252	,058
Effort_M * FINANCIALSITUATION	109,926	51	2,155	,697	,919	,285
Error	275,373	89	3,094			
Total	5199,500	174				
Corrected Total	802,708	173				

a. R Squared = ,657 (Adjusted R Squared = ,333)

Appendix G: Use of Generative AI Tools During the Research Process

Tasks	NO, I did not use genAI	YES, I did use genAI	genAI Tools
Better understand issues related to the research		✔	ChatGPT, Copilot
Summarizing text from bibliography / resources		✔	ChatGPT, Copilot
Summarizing the method(s) used		✔	Copilot
Translating text		✔	ChatGPT, Copilot
Grammar check		✔	ChatGPT, Copilot
Paraphrase or rewriting text from other people / resources		✔	ChatGPT, Copilot
Coding in R, Python, etc.			
Get help on a software			
Creating and editing images, maps, videos, etc.			
Data analysis			
Other (please, state the task(s) and tool(s))			


NOVA
IMS
Information
Management
School