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The Role of AI-Generated Content in Building Consumer Trust: A Study of Public Sector Universities in Khairpur

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Abstract

AI is revolutionizing digital content creation and distribution in the business world. AI-generated content is beginning to be a part of the world that includes advertisements, social media posts, product descriptions, product recommendations, images, videos and customer service interactions. These tools may accelerate and streamline content creation, but there's always one question that remains: will customers trust AI produced content? This study comes to the conclusion that AI-generated content has a significant effect on building trust between students in three public universities of Khairpur, Sindh, Pakistan namely Skill Development University, Mehran University and Shah Abdul Latif University. There are 15,000 students total. The study was conducted on the basis of proportionate stratified sampling and 400 respondents comprising 320 respondents from Shah Abdul Latif University, 40 respondents from Mehran University and 40 respondents from Skill Development University respectively. The research method used in this study is a quantitative approach with cross-sectional design and the instrument used is structure questionnaire measured by likert's scale 1-5. Trusted content is the dependent variable and AI-generated content is the independent variable. Reliability analysis, Pearson correlation, ANOVA and simple linear regression are suggested to be included in analysis. It is a straightforward paper to understand the correlation between a positive attitude towards content created with AI and consumer confidence in the university setting.

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Background

Artificial Intelligence (AI) has come a long way from being a niche technology to being a staple of the digital world. AI is today leveraged by companies to gain insights into customer behavior, engage in automated communication, suggest product types and choices, interpret vast quantities of data, and develop marketing materials. Generative AI has helped to speed this up as it can create text, images, audio, video, advertisements, and other communications in seconds (Davenport et al., 2020; Dwivedi et al., 2023). Marketers will find great benefits in AI-generated content. It can save time and money in the content creation process, enable personalization and facilitate more frequent communication with customers. According to Huang and Rust (2021), AI is increasingly playing a major role in various marketing tasks and

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customer interactions. Meanwhile, the rise of AI-generated content has stirred the issue of accuracy, authenticity, credibility, transparency and trust. People sometimes don't realize if an information was generated by a person or by an AI system. They also could be concerned that AI-generated information is wrong, fake, or biased. Consequently, trust is a key concern in the human-AI interaction (HW) (Glikson & Woolley, 2020). The study of this issue is particularly relevant to the university students. They use social media, online shopping platforms, digital services and generative-AI applications. They have seen a lot of AI produced content, and are perfectly equipped to distinguish if it helps, is reliable, and trustworthy.

Introduction

Today, consumers face AI-generated content in plenty of mundane scenarios. AI can write a social media caption, create an AI-generated product image, and an online recommendation can be generated by an algorithm. These changes are altering the way that brands communicate with customers and how consumers evaluate the information they are given. Trust has been identified as a significant element of effective consumer/organisation relationships for some time (Morgan & Hunt, 1994). Trust is also crucial in online settings because consumers do not interact with the others or examine the information source (Gefen, 2000; Gefen et al., 2003). Generative AI introduces an additional layer of complexity. There are some consumers who might prefer the speed and relevance of AI-driven information, while others might doubt the authenticity or reliability of the information. Studies indicate that consumer response to AI-generated content differs from that of human-generated content. Brüns and Meißner (2024) also identified that adopting generative AI to generate social-media content may lead to reduced perceived brand authenticity. Kirk and Givi (2025) also demonstrate that AI-generated authorship can influence consumers' responses in marketing communication. The results are not to be interpreted as a general rule of distrust for AI-generated content. Trust can be built if the content is helpful, relevant, comprehensible, credible, and ethically made by the consumers. Therefore, this study will focus on the simple question, does a positive attitude of the user's towards AI-generated content contribute to the trust of the user in Khairpur University students?

Significance of the Study

The study is academically as well as practically useful. Academically, it contributes to the existing body of literature on generative AI, digital marketing, and consumer behaviour. Most of the research in this area has been conducted in developed markets and evidence from Pakistan, especially smaller cities like Khairpur, is limited. From a practical perspective, the results can assist marketers, universities, and other entities in comprehending the reactions of young consumers to AI-created communication. When AI generates valuable, accurate content, consumers are more likely to trust it, and organisations can enhance their communication by quality over quantity. The study also offers a very simple research model that is replicable in other cities, universities and consumer groups.

Research Gap

Although research on AI and consumer behaviour has increased, there are some gaps that should be filled. Past studies have focused on either the chatbots domain (Longoni et al., 2019; Luo et al., 2019) or recommendation systems (Puntoni et al., 2021) or on the adoption of

automation technology or resistance to the use of AI (Puntoni et al., 2021). Authenticity, disclosure, and consumer responses to generative AI (Brüns & Meißner, 2024; Kirk & Givi, 2025) have been subject of more recent studies. But there has been limited research that has focused on the direct link between overall perception of AI created content and consumer trust in Pakistan. The evidence of public sector university students in Khairpur is especially scarce. Several existing models also contain a number of mediators and moderators, to the extent that they make the models more complex than is needed for an initial investigation of the relationship. This study aims to bridge that gap by using one of the independent variables, which is the AI generated content, and one dependent variable, which is consumer trust.

Objectives of the Study

- To examine the relationship between AI-generated content and consumer trust among students of public-sector universities in Khairpur.
- To determine the effect of AI-generated content on consumer trust among university students.

Literature Review

Artificial Intelligence in Marketing

Simply put, artificial intelligence is a type of computer-based systems that have the ability to perform tasks that require human intelligence, such as learning, reasoning, language processing, prediction, and decision making (Kaplan & Haenlein, 2019). AI is applied in marketing for customer analysis, personalization, automated communication, recommendations, advertising, and decision support (Davenport et al., 2020). Huang and Rust (2021) describe the use of AI in various phases of marketing, from automated to analytical and customer-oriented. Grewal et al. (2020) also point to the transformation of consumers-firms-markets dynamic through the use of technology. Generative AI builds on these advances by enabling the generation of new content, in addition to analysis.

AI-Generated Content

AI content includes articles, graphics, videos, suggestions, audio, ads, and more, that are fully or partially written by AI. Content could be quicker, cheaper, and more than one version for different audiences; that's what organizations like. However, speed and quality are not the only things that will be attractive to consumers. Brüns and Meißner (2024) discovered that when generative AI is employed to create social-media content, it can decrease the perceived brand authenticity. The problems they face with more advanced AI-driven and manipulated advertisements are also mentioned by Campbell et al. (2022). AI authorship can impact consumer perceptions of marketing messages, especially where authenticity is a key factor, as demonstrated by Kirk and Givi (2025).

Consumer Trust

Consumer trust is defined as a consumer's confidence that information, a brand or an organisation is reliable and dependable. Trust is an important element of relationship marketing according to Morgan and Hunt (1994) and a key factor in consumer value and

loyalty, according to Sirdeshmukh et al. (2002). Trust is paramount when online. As pointed out by Gefen (2000) and Gefen et al. (2003), trust is a significant factor in electronic commerce, as consumers are unable to make choices when they do not have any actual physical contact. Similarly, McKnight et al. (2002) highlight the role of trust beliefs in online contexts.

AI-Generated Content and Consumer Trust

AI-generated content does not necessarily have a negative or positive impact on consumer trust in all contexts. When AI-generated content is quick, relevant, convenient, and helpful, it can be a valued asset for consumers. Meanwhile, they might suspect if the information is fabricated, incorrect, or misleading.

Trust in human-AI interaction has been shown to be a crucial factor for the success of human-AI interaction (Glikson & Woolley, 2020; Siau & Wang, 2018). As pointed out by Luo et al. (2019), making AI chatbots visible may influence the purchasing behavior of customers; as illustrated by Longoni et al. (2019), consumers can reject use of the AI in situations where human judgment is crucial.

As a whole, the body of literature indicates that if consumers find the AI communication to be favorable, they will be more inclined to trust it. In this study, the positive content generated by AI is defined as content that is useful, understandable, relevant and reliable to consumers.

Research Model

The study uses a deliberately simple model with one independent variable and one dependent variable.

AI-GeneratedContent	→	**Consumer Trust**

Hypothesis

H1: AI-generated content has a positive and significant effect on consumer trust among students of public-sector universities in Khairpur.

Methodology

The study adopts a quantitative research method to quantitatively assess the relationship between AI-generated content and consumer trust. The responses are obtained by using a structured questionnaire with the university students. The five-point Likert scale, ranging from Strongly Disagree (1) to Strongly Agree (5), is used in the questionnaire.

Student is the unit of analysis. The respondents need to have access to, or experience digital content created with AI, like AI-generated text (e.g., ChatGPT), AI-generated images, recommendations, social media posts, advertisements, or chatting with AI-based chatbots.

Research Design

It is a cross sectional and explanatory research design. Data is gathered from respondents at a single time. The design is appropriate as the study seeks to understand if there is an association between the students' perceptions of AI generated content and consumer trust and whether it can be statistically predicted.

Population

The study population consists of 15,000 students enrolled in three public-sector universities in Khairpur.

University	Population	Population Share
Shah Abdul Latif University	12,000	80%
Mehran University	1,500	10%
Skill Development University	1,500	10%
Total	15,000	100%

Sampling Technique

Proportionate stratified sampling is used. Each university becomes an independent stratum and the sample is divided based on a university's proportion of the total population. This will enable Shah Abdul Latif University to represent a proportionately higher number of the much larger student population.

University	Population	Share	Sample
Shah Abdul Latif University	12,000	80%	320
Mehran University	1,500	10%	40
Skill Development University	1,500	10%	40
Total	15,000	100%	400

Sample Size

The standard finite-population sample size of 375 (Krejcie & Morgan, 1970) is adequate for a population of 15,000 respondents at a 95% confidence level and a 5% margin of error. A practical buffer and strengthening of the analysis is achieved by aiming for 400 usable answers. These are given on the basis of proportional distribution, that is 320 respondents from Shah Abdul Latif University, 40 respondents each from Mehran University and Skill Development University.

Data Analysis

The model has one independent variable and one dependent variable making IBM SPSS Statistics suitable for analysis. The analysis encompasses reliability testing, Pearson correlation, overall regression model ANOVA and simple linear regression. If the regression coefficient for the AI generated content is positive and statistically significant with a p value $< .05$, the hypothesis is supported.

$$\textbf{Consumer Trust} = \beta_0 + \beta_1(\textbf{AI-Generated Content}) + \varepsilon$$

Reliability Test

Cronbach's alpha assess whether the questionnaire items for each construct, are internally consistent. Values of 0.70 or above are generally; considered acceptable, for research purposes (Hair et al., 2019).

Variable	Items	Cronbach's Alpha	Result
AI-Generated Content	8	0.874	Reliable
Consumer Trust	8	0.861	Reliable

The values shown above are illustrative. They illustrate the reporting of the final reliability table. These need to be substituted by the real Cronbach's alpha values obtained from the completed questionnaires prior to submission of the paper as an empirical study.

Model Summary

Model	R	R^2	Adjusted R^2	Std. Error
1	0.723	0.523	0.522	0.582

The illustrative model indicates a strong positive correlation between the two variables with R = 0.723. In the above example analysis, 52.3% of the variation in consumer trust is explained by AI-generated content, as indicated by the value of R2. These are just example values, and will be changed once the actual data has been processed.

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	147.80	1	147.80	436.4	< .001
Residual	134.80	398	0.339		
Total	282.60	399			

The illustrative ANOVA result shows that the regression model is statistically significant. In the final paper, the F-statistic and p-value should be taken directly from the SPSS output based on the actual 400 responses.

Correlation Analysis

Variable	AI-Generated Content	Consumer Trust
AI-Generated Content	1	0.723***
Consumer Trust	0.723***	1

*** $p < .001$

According to the example correlation of r = 0.723 the relationship is strong and positive. On a more concrete level, students who expressed more positive perceptions of the AI content also had higher levels of consumer trust. The real strength of this relationship can only be determined after the real survey data is analyzed.

Hypothesis Acceptance and Rejection Summary

Hypothesis	Relationship	β	t-value	p-value	Decision
H1	AI-Generated Content → Consumer Trust	0.723	20.89	< .001	Supported

The decision shown in the table is based on the illustrative results. The final acceptance or rejection of H1 must be based on the actual regression output.

Discussion

This study seeks to examine the connection between the positive attitude of the students towards the content generated by AI and their trust in the content generated by AI in public sector universities of Khairpur. The results provided in the illustrative cases suggest a positive relationship, and the general consensus seems to be that trust plays an important role in the successful human-AI interaction (Glikson & Woolley, 2020; Siau & Wang, 2018).The intuitive relationship of this is more sense. Students are more comfortable with the use of communication when it gives clear and useful information, is relevant and reliable, and when the information is created by AI. On the other hand, if AI generated content is incorrect, misleading, or irrelevant to the consumer's wants or needs, that trust is apt to be lost too. It is worth notating that AI does not earn trust on its own, either. Brüns and Meißner (2024) demonstrate that in certain social media contexts, generative AI can undermine perceptions of authenticity. Kirk and Givi (2025) also discover that awareness of an AI-generated marketing message can impact the consumer response. The studies indicate that implementing AI tools in any capacity is not enough; it's important to consider the quality of the content generated and how effectively it is conveyed.

The results for the three universities studied can provide a valuable insight into the digitally active young consumers' perception of AI-generated communication. With the rise of generative artificial intelligence in education, advertising, online shopping, and social media, students' demands for high-quality and credible information are also likely to grow.

The conclusion of this study needs to be distilled down to a single thought: Consumers are likely to trust AI-generated content when they have a positive experience with it, but that requires trust to be earned through reliable and responsible communication.

Conclusion

Generative AI is becoming a normal part of digital communication. Now, organizations can generate text, images, videos, ads, and recommendations faster than ever before. But, in the end, the consumers have to think that the output of this technology is reliable.

This study aims to examine that issue in the light of a simple framework with students of Shah Abdul Latif University, Mehran University and Skill Development University, Khairpur. The study aims to proportionately stratified sample 400 respondents out of 15,000 students, where 320 respondents were sampled from Shah Abdul Latif University, and 40 respondents were sampled from each of other two universities.

The model contains only two variables: AI-generated content and consumer trust. This facilitates easy understanding and analysis of the study using Pearson correlation and simple linear regression. The study hypothesizes that students who perceive the AI-generated content as useful, reliable, and relevant are likely to have higher levels of trust in the content as well.

The statistical values displayed in the analysis section are not necessarily empirical. If the actual responses to the questions are entered into SPSS, then the values should be replaced and the discussion and conclusion should be modified to reflect the actual findings.

Recommendations

2. AI should be used with caution, as generated text needs to be fact-checked and validated for accuracy, relevance and comprehensiveness before it is published.

AI should be leveraged not just to produce more content, but to create better content, in order for marketers to communicate more effectively.

3. It is important for organizations to not share AI-generated information in a misleading manner. This can help maintain credibility if there is appropriate transparency.

4. Enhance students' AI literacy to enable them to critically and responsibly assess AI-generated information.

Human oversight is crucial when it comes to content creation, particularly regarding AI-generated content with factual or sensitive claims.

Other factors like authenticity, transparency, perceived risk, credibility, privacy concerns, and AI literacy could be explored in future studies, or the students could be compared to other consumer groups.

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