THE EFFECTS OF AI-GENERATED CONTENT CHARACTERISTICS ON CONTENT CREDIBILITY IN ONLINE SHOPPING: EMPIRICAL EVIDENCE FROM DA NANG

ẢNH HƯỞNG CỦA CÁC ĐẶC TÍNH NỘI DUNG DO TRÍ TUỆ NHÂN TẠO TẠO RA ĐẾN ĐỘ TIN CẬY NỘI DUNG TRONG MUA SẮM TRỰC TUYẾN: BẰNG CHỨNG THỰC NGHIỆM TẠI ĐÀ NẴNG

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Abstract - In the context of the rapid expansion of electronic commerce, AI-generated content (AIGC) is increasingly adopted to personalize customer experiences. However, its credibility remains a subject of debate. This study investigates the effects of perceived AIGC characteristics on content credibility in online environments. Data were collected from 421 consumers in Da Nang and analyzed using partial least squares structural equation modeling (PLS-SEM). The findings reveal that, informativeness, personalization, and perceived intelligence have significant positive effects on content credibility. In contrast, perceived eeriness negatively affects credibility, while perceived authenticity shows no statistically significant effect. These results contribute to clarifying the mechanism underlying trust formation in AIGC and offer practical implications for firms in designing and implementing effective and credible AI-driven content in digital environments.

Key words - Content credibility; AI-generated content; digital communication; electronic commerce; artificial intelligence.

Tóm tắt - Trong bối cảnh thương mại điện tử phát triển nhanh, nội dung do trí tuệ nhân tạo tạo ra (AIGC) ngày càng được ứng dụng nhằm cá nhân hóa trải nghiệm khách hàng. Tuy nhiên, mức độ tin cậy của nội dung này vẫn còn gây tranh luận. Nghiên cứu này phân tích ảnh hưởng của các đặc tính nội dung AIGC đến độ tin cậy nội dung trong môi trường trực tuyến. Dữ liệu thu thập từ 421 người tiêu dùng tại Đà Nẵng và được phân tích bằng mô hình PLS-SEM. Kết quả cho thấy, tính cung cấp thông tin, mức độ cá nhân hóa và trí tuệ cảm nhận đều tác động tích cực đáng kể đến độ tin cậy nội dung. Ngược lại, cảm giác kỳ quặc tác động tiêu cực, trong khi tính chân thực cảm nhận không có ý nghĩa thống kê. Kết quả góp phần làm rõ cơ chế hình thành lòng tin đối với AIGC và cung cấp hàm ý thực tiễn cho doanh nghiệp trong thiết kế, triển khai nội dung hiệu quả và uy tín trên môi trường số.

Từ khóa - Độ tin cậy nội dung; nội dung do trí tuệ nhân tạo tạo ra; truyền thông số; thương mại điện tử; trí tuệ nhân tạo.

1. Introduction

In the digital era, artificial intelligence (AI) has become a key driver of digital transformation in marketing and e-commerce. AI-generated content (AIGC) is now widely applied to automate content production and personalize customer experiences. Strategic reports confirm that the demand for personalized content is increasing rapidly due to its ability to deliver content based on actual behavioral data [1], [2]. Generative AI enables firms to leverage big data to compose messages tailored to each segment, ranging from social media to landing pages [3], [4]. In Vietnam, the rapid growth of e-commerce has increased users' exposure to AIGC throughout the shopping decision-making process.

However, an increase in content volume does not necessarily translate into communication effectiveness in the absence of credibility. Foundational studies indicate that credibility plays a central role in shaping consumers' acceptance of digital messages [5], [6]. In the context of AIGC, users' responses are influenced by both cognitive and emotional evaluations. Specifically, a sense of "eeriness" in AI advertising may significantly reduce trust [7]. The disclosure of AIGC as the source of content may also generate skepticism regarding the naturalness of the message and the motives behind it [8]. In Vietnam, although AI is regarded highly for its informational efficiency, users remain cautious about content credibility, particularly in terms of naturalness and emotional experience [9]. Therefore, investigating the mechanism through which credibility is formed in the context of AIGC is an urgent necessity.

Although AIGC has become an inevitable component of digital marketing, current studies still reveal substantial gaps. International studies often examine perceived authenticity or perceived intelligence separately, rather than integrating them into a systematic model of credibility. In Vietnam, empirical research remains limited and has mainly focused on comparing the effectiveness of AI and humans instead of providing an in-depth analysis of the intrinsic characteristics of AIGC that affect user perceptions.

This study analyzes the effects of AIGC characteristics on content credibility in Da Nang with three objectives: (1) to identify the key perceived characteristics; (2) to assess the magnitude and direction of their effects; and (3) to propose managerial implications for optimizing AIGC strategies. The study addresses questions regarding the mechanism through which AIGC characteristics

influence consumer trust and the priorities for enhancing content credibility. The expected findings are intended to contribute both theoretically and practically to the field of digital marketing in the current stage of technological transformation.

2. Literature review

This study is developed on the basis of foundational theories of source credibility and the elaboration likelihood model in information processing, which serve as a general theoretical framework for explaining the formation of message credibility in digital communication environments. According to foundational studies on persuasive communication, message credibility is formed through cognitive cues related to content characteristics and the message source, particularly in contexts characterized by uncertainty regarding the authenticity of information [10]. In digital environments, when the content creator shifts from humans to AI systems, consumers tend to reduce the role of evaluating the personal reputation of the source and instead replace it with an analysis of the intrinsic perceived characteristics of the content [11].

Based on these theoretical frameworks, recent studies have specified the process of content credibility formation through the intrinsic perceived characteristics of messages, including perceived authenticity, informativeness, personalization, perceived intelligence, and perceived eeriness [7], [8], [12]. From an information-processing perspective, the elaboration likelihood model suggests that consumers tend to actively evaluate content based on the clarity, logic, and usefulness of the message in order to reduce cognitive uncertainty when receiving information [13]. In the context of AIGC, content characteristics not only serve as substitute signals for the traditional message source but also become the primary basis on which consumers establish credibility. A systematic analysis of these characteristics allows the study to inherit classical theoretical foundations while extending understanding of consumer behavior in the age of AI.

2.1. AI-generated content (AIGC)

AIGC is a breakthrough application in marketing and digital communication. AIGC includes text, images, videos, or product recommendations generated by AI systems based on algorithms and data rather than being directly created by humans [14], [15]. Thanks to large language models and deep learning technologies, AI is now capable not only of automation but also of creating content with superior speed and scale.

In digital marketing, AIGC is a strategic tool that helps personalize messages and improve interaction effectiveness. AIGC supports the flexible creation of content ranging from product descriptions to advertisements, thereby optimizing users' decision-making process [16]. However, the effectiveness of AIGC depends on customer evaluations, in which perceived authenticity, informativeness, personalization, and perceived intelligence are key signals in forming content credibility [7], [8], [17].

In essence, AIGC is an interactive agent capable of adjusting messages according to user behavior [18], [19]. Despite offering many opportunities, AIGC also raises challenges related to transparency and trust management. Therefore, studies emphasize that the implementation of AIGC requires human intervention to ensure sustainability in digital communication.

2.2. Research model and hypotheses

Perceived authenticity reflects the extent to which consumers evaluate content as honest, trustworthy, and non-manipulative [20], [21]. In this study, the role of perceived authenticity is explained based on brand authenticity theory, which suggests that normative cues such as honesty and consistency constitute an important basis for the formation of recipients' trust. In traditional communication and marketing studies, authenticity is often regarded as an important signal contributing to the formation of content credibility, especially when recipients face information asymmetry. For generative AI content, although consumers may adjust their evaluation criteria and place greater emphasis on factors such as usefulness or personalization [8], [12], [17], the consistency and honesty of the message remain the basis on which recipients evaluate whether the content is trustworthy. When generative AI content is perceived as consistent and non-manipulative, consumers tend to reduce skepticism and evaluate the content as more credible. Therefore, the following hypothesis is proposed:

H1: Perceived authenticity of AIGC has a positive effect on content credibility.

Informativeness reflects the extent to which content provides value, completeness, and usefulness to recipients [22]. In online contexts, particularly in e-commerce, transparent and complete information quality is considered an important competence cue that helps reduce uncertainty and strengthen consumer trust [23] - [25]. For AIGC, recent studies show that when a message demonstrates a high level of informativeness, consumers tend to reduce skepticism and evaluate the content as more credible because such content helps them make decisions more effectively [8], [12]. Therefore, the following hypothesis is proposed:

H2: Informativeness of AIGC has a positive effect on content credibility.

Personalization reflects the ability to tailor content to the needs, preferences, and specific context of recipients. Studies in digital marketing show that personalization helps increase message relevance and reduce consumer skepticism toward advertising content [3]. When content is designed to fit individual needs, the perceived value of information is enhanced, thereby improving cognitive evaluations related to content quality and credibility [4].

However, in the Vietnamese context, the positive effect of personalization does not occur automatically but depends on whether consumers truly perceive the content as useful and relevant [9]. For AIGC, when personalization is implemented appropriately in context and provides clear informational value, it can serve as a positive cognitive

stimulus that increases message relevance and thereby strengthens content credibility [25]. Hypothesis H3 is proposed as follows:

H3: Personalization of AIGC has a positive effect on content credibility.

In the context of AIGC, consumers tend to evaluate credibility based on the degree of intelligence that the system demonstrates through its data analysis capability, logical processing, and ability to respond consistently. In this study, the role of perceived intelligence is explained based on theories of technology system perception and AI perception, according to which a system's processing capacity and analytical capability function as competence cues that influence user evaluations [5], [19]. When AI is perceived as intelligent, AI-generated messages are often regarded as more reasonable and credible.

Providing further empirical evidence, recent studies show that coherent interaction capability, natural language understanding, and appropriate responses of chatbots are key factors in establishing user trust in AI systems [26]. Similarly, studies on AI-generated advertising also indicate that perceived intelligence can increase message acceptance by enhancing evaluations of content quality, persuasiveness, and credibility [7], [17]. Therefore, the following hypothesis is proposed:

H4: Perceived intelligence of AIGC has a positive effect on content credibility.

When exposed to AIGC, consumers not only evaluate the quality of information but also respond emotionally, among which perceived eeriness is a typical reaction. This state often arises when visual or linguistic elements appear "pseudo-human," unnatural, and create a sense of unfamiliarity for recipients. Recent studies show that awkward cues in AI-generated advertising may significantly reduce the perceived trustworthiness of the message, thereby increasing consumer skepticism [8]. This view is reinforced by findings that virtual agents with a high degree of human likeness but falling short of naturalness often trigger discomfort, reducing user trust and acceptance [17]. At the same time, empirical evidence shows that perceived eeriness reduces evaluations of the rationality and consistency of content, thereby diminishing the credibility of AIGC [7].

H5: Perceived eeriness of AIGC has a negative effect on content credibility.

The proposed research model is presented in Figure 1.

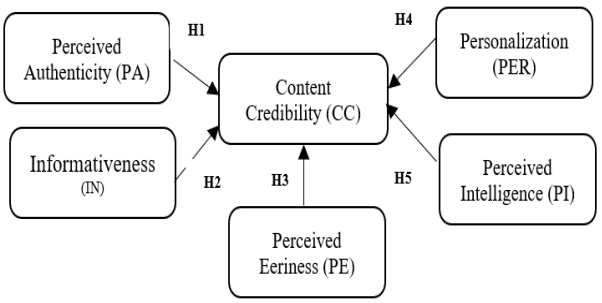

Figure 1. *Proposed research model*

3. Research methodology

3.1. Research design

The study was conducted using a quantitative approach, consisting of two main stages. First, a preliminary step (pre-test) was carried out to assess the clarity and appropriateness of the questionnaire. The measurement scales were adopted from reputable studies on AIGC and content credibility, and were then refined through direct discussions with consumers who had experience interacting with AIGC. This process helped optimize the wording and terminology, ensuring that the questionnaire was appropriate for the practical context in Vietnam.

The second stage was a formal survey using a structured questionnaire to collect data from consumers with online shopping experience. Before answering the questionnaire, participants were provided with a brief description accompanied by illustrative examples of AI-generated content to ensure a consistent understanding of the concept of AIGC. These data were used to test the theoretical model and hypotheses through modern statistical analysis techniques. This two-stage approach not only ensured the validity of the measurement scales but also provided objective empirical evidence regarding the effects of AIGC content characteristics on content credibility.

3.2. Data collection instrument

The research instrument was a structured questionnaire designed to measure the perceived characteristics of AIGC and content credibility. The questionnaire was developed based on validated measurement scales and linguistically adjusted to fit the Vietnamese context. Specifically, the scale for perceived authenticity was adopted from [20], [21]. The scale for informativeness was based on the studies [5], [6]. The scale for personalization was adopted from [3], [4].

The scales for perceived intelligence and perceived eeriness were adapted from studies on AI interaction by [27], [7], [17]. The scale for content credibility was adopted from Flanagin and Metzger [24], with adjustments made to fit the modern digital communication context.

The questionnaire consisted of two parts: (1) demographic information to describe the sample characteristics; and (2) statements measuring the research variables using a five-point Likert scale (from 1: "Strongly disagree" to 5: "Strongly agree"). Before the official survey, a pre-test was conducted to examine clarity, thereby refining the data collection instrument.

3.3. Data collection

The research data were collected through a survey of consumers aged from 18 to 35 in Da Nang City. The selection of this location was based on its relatively high level of e-commerce development and accessibility to digital technology, which helps more clearly reflect users' perceptions of AIGC. The surveyed group had a high frequency of internet use and a relatively good ability to recognize AIGC, making it suitable for the scope of the study [28].

The sample size was designed with a minimum of approximately 400 valid observations to meet the requirements for analyzing a structural equation model with multiple latent variables. According to methodological recommendations, a sample size of more than 300 is considered sufficient to ensure the stability of estimates and the reliability of SEM analysis results [30], [32]. In practice, the study obtained 421 valid observations, exceeding the recommended threshold and contributing to improved statistical robustness as well as the generalizability of the model.

The research data were collected through an online survey using Google Forms. The questionnaire was distributed on social media platforms such as Facebook and Zalo to reach consumers who frequently use the internet and are interested in digital technology. The data collection process took place over four weeks, from November 24, 2025 to December 15, 2025. After the survey was completed, the responses were reviewed to remove invalid or incomplete cases. The study also ensured the principles of data confidentiality and voluntary participation of respondents.

3.4. Data analysis

The reliability of the scales was tested using Cronbach's Alpha, with an acceptable threshold of 0.7 or above to ensure the internal consistency of the observed variables [29]. Subsequently, the study employed partial least squares structural equation modeling (PLS-SEM) using SmartPLS 4 software to test the research hypotheses. The analytical procedure was conducted in two main stages, including measurement model evaluation and structural model testing. In the measurement model stage, indicators such as composite reliability, average variance extracted, and discriminant validity were used to determine the adequacy of the measurement scales. For the structural model, path coefficients and the R^2 index were analyzed to assess the explanatory power of the model. The statistical significance of the relationships was determined through bootstrapping with 5,000 resamples to ensure the stability of the estimates [30]. Due to the nature of self-reported survey data collected at a single point in time, the study tested common method bias (CMB) using the full collinearity approach; accordingly, the variance inflation factor (VIF) was used as the evaluation criterion as suggested by Kock [31].

4. Results and discussion

4.1. Results

4.1.1. Descriptive statistics

During the survey process, the research team distributed a total of 445 questionnaires. After screening and removing incomplete or invalid responses, 421 valid questionnaires were included in the data analysis. In terms of age, respondents were mainly in the 18–23 age group, with 241 cases, accounting for 57.2%. The 24–30 age group included 132 respondents, representing 31.4%, while the 31–35 age group consisted of 48 respondents, accounting for 11.4%. Regarding gender structure, the sample included 223 females (53.0%) and 198 males (47.0%).

In terms of occupation, the group of pupils and students accounted for the highest proportion with 236 respondents, equivalent to 56.1%. This was followed by office workers with 137 respondents, accounting for 32.5%, and manual workers with 48 respondents, accounting for 11.4%. The educational level of participants was mainly undergraduate with 236 respondents (56.1%) and postgraduate with 138 respondents (32.8%), while those with secondary education accounted for 47 respondents (11.2%).

Regarding the level of recognition of AIGC, TikTok and Facebook were the two channels that participants reported accessing most frequently, with 174 respondents (41.3%) and 166 respondents (39.4%), respectively. In terms of exposure frequency, the group reporting that they frequently encountered AIGC 3–5 times per day accounted for the highest proportion with 155 respondents (36.8%), followed by those exposed more than 5 times per day with 125 respondents (29.7%).

4.1.2. Measurement model evaluation

The measurement model was first examined to ensure the reliability and validity of the scales before analyzing the relationships in the structural model. The analysis results show that all observed variables had factor loadings greater than 0.86, exceeding the recommended threshold, thereby reflecting the strong representativeness of the observed variables for their corresponding latent constructs. The internal reliability of the scales was further confirmed as the values of Cronbach's Alpha and composite reliability all exceeded the threshold of 0.7.

Table 1. *Measurement model evaluation indicators*

Variables	Code	Outer loading	Cranach's Alpha	CR	AVE
Content Credibility (CC)	CC1	0.936	0.935	0.958	0.884
	CC2	0.947			
	CC3	0.938			
***Informativeness* (IN)**	IN1	0.89	0.868	0.919	0.791
	IN2	0.897			
	IN3	0.882			
Perceived Authenticity (PA)	PA1	0.893	0.941	0.958	0.851
	PA2	0.932			
	PA3	0.929			
	PA4	0.935			
Perceived Eeriness (PE)	PE1	0.934	0.932	0.957	0.88
	PE2	0.947			
	PE3	0.934			
Personalization (PER)	PER1	0.867	0.915	0.94	0.798
	PER2	0.885			
	PER3	0.916			
	PER4	0.904			
Perceived Intelligence (PI)	PI1	0.971	0.964	0.977	0.934

The internal reliability of the scales was confirmed when Cronbach's Alpha and composite reliability (CR) coefficients all exceeded the threshold of 0.7. Specifically, Cronbach's Alpha ranged from 0.868 to 0.964, while CR ranged from 0.919 to 0.977. The average variance extracted (AVE) values of all constructs were greater than 0.79, confirming the convergent validity of the scales.

Discriminant validity was assessed using the Fornell–Larcker criterion and the HTMT ratio. The results indicate that the square root of the AVE of each construct was greater than its correlations with the remaining constructs. At the same time, all HTMT values were below the threshold of 0.90, indicating that the research constructs were clearly distinct from one another. In addition, the examination of multicollinearity and common method bias through VIF values shows that all values were within the acceptable limit (VIF < 3.3), confirming that the model was not significantly affected by multicollinearity or common method bias.

Table 2. *Fornell–Larcker values*

	CC	IN	PA	PE	PER	PI
CC	0.94					
IN	0.726	0.889				
PA	0.521	0.561	0.922			
PE	-0.103	-0.082	-0.054	0.938		
PER	0.749	0.645	0.509	-0.023	0.893	
PI	0.191	0.121	0.25	-0.007	0.143	0.966

Table 3. *HTMT values*

	CC	IN	PA	PE	PER	PI
CC						
IN	0.802					
PA	0.554	0.615				
PE	0.109	0.094	0.071			
PER	0.809	0.72	0.548	0.029		
PI	0.201	0.131	0.263	0.032	0.152	

Table 4. *Variance inflation factor (VIF)*

	CC	IN	PA	PE	PER	PI
CC						
IN	1.965					
PA	1.612					
PE	1.008					
PER	1.815					
PI	1.069					

4.1.3. Structural model evaluation

Once the measurement model satisfied the necessary criteria, the study proceeded to analyze the structural model using the PLS-SEM method through SmartPLS software. The results show that the R^2 value for content credibility reached 0.672, indicating that the characteristics of AIGC explained 67.2% of the variance in content credibility.

Table 5. *Coefficient of determination* $\boldsymbol{R^2}$

	$\boldsymbol{R^2}$	Adjusted $\boldsymbol{R^2}$
CC	0.672	0.668

The path coefficient analysis shows that informativeness had a positive and statistically significant effect on content credibility ($\beta = 0.388;\ p < 0.001$). Personalization also exhibited the strongest positive effect on content credibility ($\beta = 0.463;\ p < 0.001$). Perceived intelligence had a positive effect at the level of statistical significance ($\beta = 0.066;\ p < 0.05$). In contrast, perceived eeriness had a negative effect on content credibility ($\beta = -0.058;\ p < 0.05$). Meanwhile, perceived authenticity did not show a statistically significant effect on content credibility ($\beta = 0.048;\ p > 0.05$).

Table 6. *Assessment of structural relationships (Bootstrap)*

Hypothesis	Path	Standardized Path Coefficient (O)	P value	Conclusion
H2	IN -> CC	0.388	0.000	Supported
H1	PA -> CC	0.048	0.289	Not significant
H5	PE -> CC	-0.058	0.044	Supported
H3	PER -> CC	0.463	0.000	Supported
H4	PI -> CC	0.066	0.034	Supported

Overall, the test results indicate that content characteristics related to usefulness, personalization, and the perceived capability of the AI system play an important role in shaping content credibility, while eeriness reduces consumers' trust in AIGC.

4.2. Discussion

The empirical results show that the characteristics of AIGC affect content credibility in different directions and to different extents. First, informativeness has a positive effect, consistent with Appelman and Sundar [23] and Flanagin and Metzger [24], because clear, complete, and useful content helps consumers evaluate and trust messages more easily. This result is also consistent with Baek et al. [8] and Eman [12], showing that users evaluate content as more credible when the message supports decision-making.

Personalization also has a positive effect on content credibility. This finding is consistent with Bleier and Eisenbeiss [3] and Aguirre et al. [4], who argued that content aligned with individual needs increases relevance and reduces skepticism. Compared with An and Ngo [9], this result further shows that personalization is effective when recipients genuinely perceive the content as useful and relevant. This is consistent with the characteristics of the young sample in Da Nang, who are frequently exposed to AIGC and tend to evaluate content based on its direct utility value.

In addition, perceived intelligence has a positive effect, but weaker than the two factors above. This result is consistent with Shin [26] and Gu et al. [7], indicating that the AI system's ability to respond reasonably can strengthen trust. However, the modest coefficient implies that AI being perceived as intelligent may already have become a common expectation, and is therefore not strong enough by itself to generate high credibility if the content is not simultaneously useful and appropriate.

Conversely, eeriness has a negative effect on content credibility. This finding is consistent with Gu et al. [7] and Belanche et al. [17], as awkward or unnatural expressions may increase skepticism and reduce trust. In the context of digital consumption in Vietnam, signs of unnaturalness may be more clearly recognized by young users, thereby reducing credibility.

Notably, perceived authenticity is not statistically significant. This result differs from [20] and [21], who considered authenticity to be a foundation of trust.

However, this result also suggests an emerging trend in AIGC research, according to which consumers may place greater emphasis on the accuracy, usefulness, and informational effectiveness of content than on perceptions of the sincerity of the message source [8], [12]. In the context of this study, that trend may be related to the characteristics of the young sample, who are relatively frequently exposed to AIGC.

5. Conclusion and research implications

5.1. Theoretical contributions

The study has clarified the role of AIGC characteristics in shaping content credibility in the context of online consumption in Da Nang. The empirical results show that informativeness, personalization, and perceived intelligence have positive effects on content credibility, while perceived eeriness has a negative effect. In contrast, perceived authenticity does not show statistical significance in the research model.

In particular, from a theoretical perspective, this study contributes by integrating two different theoretical streams to explain the process of content credibility formation in the context of AIGC. Specifically, the study connects authenticity theory, which emphasizes normative cues such as honesty and consistency, with theories of technology system perception and information quality, which focus on competence cues related to the system's ability to provide information and its processing capability. Accordingly, the study shows that content credibility in the context of AIGC is formed through the convergence of these two groups of cues, rather than being explained solely by a single theoretical stream as in previous studies.

5.2. Managerial implications

Based on the research findings, several managerial implications are proposed to improve the effectiveness of using AIGC in communication and digital marketing. First, firms need to prioritize the provision of transparent, accurate, and highly useful information in order to meet consumers' information-seeking needs and reduce uncertainty. Second, content personalization should be implemented in a subtle manner, focusing on relevance and usefulness to recipients while avoiding creating a sense of intrusion or discomfort. Third, firms need to minimize factors that create a sense of perceived eeriness by improving language capability, contextual understanding, and naturalness in generative AI content. These efforts will contribute to strengthening consumer trust and optimizing the communication effectiveness of AIGC in digital environments.

5.3. Research limitations

This study still has several limitations that need to be considered. First, the research model focuses only on the direct effects of AIGC characteristics on content credibility, without analyzing intermediate psychological mechanisms such as brand trust, attitude, or consumers' behavioral intention. Second, the data were collected using a cross-sectional survey method at one point in time and focused on young consumers in Da Nang City; therefore, the generalizability of the findings to other contexts remains limited.

Based on these limitations, future studies may expand the model by integrating additional mediating variables and behavioral outcomes, especially the roles of brand trust and online purchase intention, in order to further clarify the mechanism through which AIGC exerts its effects in the context of digital consumption.

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