AI-Generated YouTube Ads and Fintech Brand Credibility: Examining Emotional & Rational Appeals through ELM and their Impact on Financial Well-being

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This study explores the impact of AI-generated YouTube ads on brand credibility and consumer financial well-being within the Fintech sector, focusing on Generation Z. Drawing on the Elaboration Likelihood Model (ELM), the research examines how AI content influences trust through two pathways: the rational route (AI Intelligence) and the emotive route (AI Imagination). Findings from a between-subjects experiment reveal that functional intelligence serves as the primary 'cognitive gatekeeper' for financial security. A notable 'competence-as-emotion' effect emerged, where technical proficiency triggers positive emotional responses and deeper brand trust. These results indicate that Fintech brands should prioritize demonstrating AI competence over aesthetic innovation to alleviate economic anxiety. This research underscores that transparent and responsible digital communication is essential for supporting consumer financial well-being, redefining AI-driven cues as modern proxies for institutional reputation that are vital for the financial health and stability of young consumers.

Keywords: AI-Generated YouTube Ads, Brand Credibility, Fintech, Generation Z, Financial Wellbeing, Elaboration Likelihood Model (ELM)