Consumer Trust in Digital Marketing Through Women's Ethical AI Leadership

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Abstract

This study investigates the impact of ethical leadership on consumer perceptions of artificial intelligence (AI)-driven brand transparency, with a particular focus on the role of women in leadership positions. As AI technologies become increasingly integrated into marketing strategies, concerns about transparency, fairness, and ethical governance have intensified. Leadership, especially when it embodies ethical principles and diversity, plays a crucial role in shaping how consumers interpret and trust AI applications within branding and communication. The research specifically examines how gender perceptions of leadership, such as the presence of women in executive or decision-making roles, affect consumer trust in AI-powered marketing initiatives. It also explores whether gender-inclusive governance of AI systems can further enhance consumer confidence and contribute to a more favorable brand image.

Utilizing a mixed-methods approach that combines quantitative surveys with in-depth statistical analyses, the study evaluates the interplay between algorithmic transparency, leadership ethics, and consumer trust. Findings reveal that companies embracing both algorithmic openness and gender-diverse leadership teams are more likely to be perceived as trustworthy, particularly among female consumers. Ethical AI practices, when guided by diverse and inclusive leadership, significantly contribute to building long-term consumer loyalty and brand credibility. Overall, the study emphasizes the importance of integrating ethical and inclusive leadership frameworks into AI governance models. For brands navigating the complexities of AI-driven marketing, adopting transparent, responsible, and gender-aware strategies can serve as a key differentiator in gaining consumer trust and achieving sustainable growth in the digital economy.

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Keywords: AI transparency, ethical leadership, gender-inclusive AI, consumer trust, algorithmic fairness, brand perception, AI-driven marketing, leadership diversity, personalization ethics, trust in technology.

Resumo

Este estudo investiga o impacto da liderança ética nas percepções dos consumidores sobre a transparência de marcas impulsionadas por inteligência artificial (IA), com foco especial na presença de mulheres em cargos de liderança. À medida que as tecnologias de IA se tornam cada vez mais integradas às estratégias de marketing, aumentam também as preocupações com relação à transparência, à equidade e à governança ética desses sistemas. A liderança, especialmente quando incorpora princípios éticos e diversidade, desempenha um papel fundamental na forma como os consumidores interpretam e confiam nas aplicações de IA em branding e comunicação. A pesquisa analisa especificamente como as percepções de gênero na liderança, como a presença de mulheres em cargos executivos ou de tomada de decisão, influenciam a confiança dos consumidores em iniciativas de marketing baseadas em IA. Além disso, explora se uma governança de IA inclusiva em termos de gênero pode fortalecer ainda mais a confiança dos consumidores e contribuir para uma imagem de marca mais positiva. Utilizando uma abordagem de métodos mistos, que combina pesquisas quantitativas com análises estatísticas aprofundadas, o estudo avalia a interação entre transparência algorítmica, ética na liderança e confiança do consumidor. Os resultados mostram que empresas que adotam tanto transparência algorítmica quanto equipes de liderança diversas em termos de gênero são vistas como mais confiáveis, especialmente pelas consumidoras. Práticas éticas de IA, guiadas por lideranças inclusivas, contribuem significativamente para a construção da lealdade do consumidor e da credibilidade da marca. Em suma, o estudo destaca a importância de integrar modelos de liderança ética e inclusiva à governança da IA no marketing.

Autora da dissertação: Julia Peczyk

Título da dissertação: Confiança do Consumidor no Marketing Digital por Meio da Liderança Ética Feminina em IA,

Palavras-chave: transparência em IA, liderança ética, IA inclusiva em termos de gênero, confiança do consumidor, justiça algorítmica, percepção da marca, marketing impulsionado por IA, diversidade na liderança, ética na personalização, confiança na tecnologia.

Contents

Introduction

AI's implementation within the sphere of digital marketing is reshaping the ways brands interact with consumers, opening up the prospect of immense value in both relevance and convenience. Businesses in different fields use AI to monitor large volumes of customer data to connect their promotional campaigns with relevant consumer interests (SS&C Blue Prism, 2025). For example, AI tools are used for time-consuming routine processes like e-mailing and advertising that free marketers to concentrate on projects of greater value that can increase the customer involvement and sales. Consequently, marketing professionals have found that AI enables them to target audiences more effectively and generate greater returns on investment, so it is now considered an essential tool for strategic marketing (Miller, 2024). Nevertheless, there are certain issues that marketing is facing while embracing AI. One important issue prevents applying AI is the question of an embedded gender bias that leads to inequality and exclusion of some segments of consumers. For instance, there is a high tendency for AI content to limit itself and rely on the system's default set of standards, including using man as the referent pronoun and portraying women in submissive roles or showing men in power. Such a shift by social influence can perpetrate traditional gender models to influence perceptions which goes against diversity and equity hence the need for continuous supervision of AI systems. This bias is for not only the issues regarding marketing messages targeting specific groups but also places the reputation and trust of brands at risk if these are associated with stereotypical slogans.

Another problem is the opaqueness of how such AI systems function and arrive at decisions, especially as the consumer base expects brands to be honest about their ethical use of data (Onome 2024). To counter these issues, there is a much focus put on ethical approaches to AI construction and adoption. Currently, many prominent female leaders are DEI (Diversity, Equity, and Inclusion) leaders who can play a key role in implementing responsible AI governance offering fairness and transparency. Their participation may go a long way in avoiding biases in the alternatives designed by applying the AI algorithms results. Such a change toward ethical AI solutions is necessary as a means of preserving customer trust and to support fair and equal digital marketing (Manasi, 2023). Hence, in future as the industry

continues to grow the best thing that has to be followed is the integration of technology with ethical standards in order to determine the future of the digital marketing.

The specific aims of this research has been designed to explore the relationship between female ethical leadership in AI-driven marketing and consumer trust.

1. Influence of Women Ethical Leaders on Buyer Perceptions
The research examined how buyers view the influence of women in ethical leadership roles on transparency and fairness in AI marketing practices. It focused on how these leaders shape buyer attitudes toward AI-driven marketing.

2. The Link Between Women Leadership and Brand Evaluation
Next, the study investigated whether buyers' recognition of brands led by women ethical leaders affects their assessment of these brands' transparency and fairness in AI practices. Specifically, it looked at whether association with women ethical leaders influences how buyers rate the ethical use of AI.

3. Buyer Trust and Engagement Based on AI Transparency
Finally, the study analyzed how buyers' perceptions of transparency in AI-driven practices affect their trust and engagement with brands. This part of the research particularly focused on the perspectives of female buyers.

These specific aims provided clear, actionable objectives that align with the overarching goal of examining the connection between female ethical leadership in AI and consumer trust.

1. The study addressed the following research questions: How do buyers perceive the influence of women in ethical leadership roles on transparency and fairness in AI-driven marketing?
2. Is there a relationship between buyers' recognition of brands led by women ethical leaders and their evaluation of these brands' transparency and equity in AI practices?
3. How does buyers' perception of transparency in AI practices influence their trust and engagement with brands?

The study tested the following hypotheses:

H1: Female consumers compared to male consumers and other gender groups

are more likely to trust and engage with brands that demonstrate transparent and inclusive AI-driven marketing practices, particularly when these brands are led by women ethical leaders, compared to brands without female ethical leadership.

H2: The consumer perception of brand transparency will be higher among consumers who perceive brands led by women ethical leaders as more transparent (Group 1) compared to consumers who perceive no difference in transparency based on leadership gender (Group 2) and those who perceive brands led by men as more transparent (Group 3).

H3: Brands with ethical leaders who prioritize gender neutrality in AI-driven marketing are perceived as fairer by consumers compared to brands that do not prioritize such neutrality.

H4: Ethical AI practices focused on data transparency positively correlate with consumer trust in brands, particularly among female consumers.

H5: Ethical AI practices focused on gender-neutral personalization positively correlate with brand loyalty, particularly among female consumers.

This study used a quantitative survey to assess consumer perceptions of AI-driven digital marketing, particularly in brands led by women ethical leaders. The survey captured data on consumer trust, perceived fairness, and transparency expectations in AI practices. To test the research hypotheses, both correlational analyses and tests of differences (e.g., t-tests or ANOVA) were conducted to compare perceptions across key groups, including gender differences (e.g., female vs. male consumers), and the impact of women ethical leadership on consumer trust and engagement. These tests allowed for a deeper understanding of how gender, leadership representation, and AI practices influence consumer perceptions and behaviors.

The study targeted a diverse sample 132 consumers, ensuring a balanced representation of male and female participants. Measurement scales for trust were adapted from Morgan and Hunt's (1994) Commitment-Trust Theory of Relationship Marketing, which includes items assessing reliability and integrity. Fairness was measured using Campbell's (1999) fairness scale, focusing on procedural and distributive justice perceptions. Transparency was assessed using the Schnackenberg and Tomlinson (2016) transparency scale, which captures dimensions of disclosure, clarity, and accuracy. All items used a 5-point Likert scale ranging from "strongly disagree" to "strongly agree.". Additionally, multiple regression analysis was used to examine

the influence of women ethical leadership on trust, with gender as a moderator variable. Ethical considerations were strictly followed, with informed consent obtained from all participants and confidentiality ensured through data anonymization. Limitations of the study included potential response bias due to self-reported data and the representativeness of the sample.

The findings from this research contributed to a deeper understanding of how gender and ethical leadership in AI-driven marketing affect consumer trust, transparency, and brand engagement, with practical implications for marketers seeking to build consumer loyalty and trust in AI practices. The survey consisted of Likert-scale questions, multiple-choice questions, and open-ended responses, focusing on:

· Measuring consumers' comfort with AI-driven recommendations and trust in brands based on their transparency and ethical practices.

· Assessing consumer expectations for clear communication on data use and personalization.

· Exploring how consumer awareness of women ethical leaders influences their trust in brand AI practices.

The survey was distributed online on Facebook, with targeted outreach to female respondents to capture gender-specific insights on ethical AI practices in digital marketing. a statistically strong dataset.

Data was analyzed using statistical methods to identify correlations between variables such as consumer trust, brand loyalty, and perceived transparency. Analysis focused on gender-specific responses, highlighting how female consumers respond to ethical AI practices and women-led initiatives in digital marketing.

This thesis anticipated that women ethical leadership has a substantial impact on consumer trust in AI-driven marketing. It expected that female consumers show higher levels of trust and brand loyalty to companies and brands which are being managed by women ethical leaders that are more transparent and inclusive. The implications of the study are useful to brands seeking to adopt ethical applications of AI, to improve the interaction with customers and gain their trust using responsible digital marketing.

1.Literature Review

1. Navigating AI-Driven Digital Marketing

1.1 Branding

The idea of branding matters in marketing and management, as it includes the process of forming an original identity for a business offering. It focuses on impressing consumers and stakeholders in a way that stands even after the creation of unique logos or eye-catching phrases. Brand development means forming a positive emotional and mental link between the brand and its audience (Erasmus & Sackville-Scott, 2025). A well-built brand is known by many and evokes ideas that consumers connect with, adding reliability, loyalty and lasting interest. As a result of strong branding, emotion-driven bonds make sure customers remember the brand and help a company stay ahead in the marketplace.

According to Aaker (1991), a brand is considered as a name or symbol designed to help people recognize the products or services of a certain seller and make them stand out from products or services of others. It highlights that companies must make themselves different from their competitors. Now that the market is very crowded, it is important for a brand to be noticeably different from its competition to gain a strong position and attract customers. Thoughtful branding is important for making a company stand out which helps them build and maintain customer loyalty (Rand, 2025).

Branding involves a number of connected ideas, including brand identity, brand equity, brand positioning and brand personality. All of these elements affect how people view and act toward a brand. Using logos, colors, taglines and messaging, a company builds a recognizable image for their brand in the minds of consumers (Shagyrov & Shamoi, 2024). Keller (2013) states that brand equity comes from what consumers recognize, are familiar with and trust. Thanks to this equality, brands earn a stronger market position, can set higher prices and make customers stay with them. High brand equity means that consumers regard it as dependable, believable and wanted, even giving them additional value. The idea of brand positioning is to put a brand in consumers' minds in comparison to similar brands. To differentiate, it focuses on sharing the brand's unique selling point, whether it is due to quality, new ideas or its pricing (Erasmus & Sackville-Scott, 2025). Effective positioning ensures the brand's relevance to the

target audience and secures a unique position in the competitive landscape. Proper handling of a position means the brand is interesting to its target audience and one of a kind among competitors. The term brand personality which comes from Aaker (1997), describes the human traits given to a brand that help connect with consumers emotionally. A brand may be seen as brave, trustworthy or classy. When brands are "humanized," it helps people relate to them and become more devoted customers. The way these elements influence one another makes the brand's story interesting to customers and helps guide business actions. Handling a brand's identity, equity and positioning successfully gives it advantages in the market and long-term relationships with consumers.

Branding is now more important because of the competition. In addition to their product features, brands now distinguish themselves through principles, ethics and their caring for society (Rand, 2025). Due to consumer expectations, having a clear brand purpose is now central to companies' strategies. They actively look for brands that share their beliefs in sustainability, proper production and how a business influences society. Brands now see an opportunity in using their power to speak out and encourage improvements that matter to their customers. Because of this change, people are now more willing to avoid brands that appear disingenuous or disconnected from their values.

A major element of brand theory is Kapferer's (2012) Brand Identity Prism which explains how to understand brand identity. There are six main sections in the Brand Identity Prism: Physique, Personality, Culture, Relationship, Reflection and Self-image. These categories show how people inside the company and outside it see the brand. Physique comprises those parts that are right in front of buyers such as logos and design. A brand's personality allows it to show human traits, creating relationships with customers. The brand's core values, principles and ideas come from its culture and can guide how the company operates. Relationship means how consumers connect with the brand and focuses on the strength or quality of that relationship. Reflection describes what the brand thinks about its target customer and Self-image tells how the brand hopes consumers feel about themselves when dealing with the brand. All of these dimensions blend together to make a brand identity that internal employees and the public relate to.

Kapferer's model stresses the need for the brand's image outside to reflect the same message revealed within the organization. When all these areas interact, brands can continue to stay true to themselves on the ever-evolving marketplace. It provides a clear way to look at how a brand's image is built, delivered and understood by different stakeholders.

Moreover, digital marketing and social media have made a big impact on the field of branding. Now, brands can talk directly to their audiences and build stronger relationships fast by responding quickly to what consumers request (Rand, 2025). Because of this, being transparent about their brands is crucial for companies to maintain trust with their customers. People now expect brands to reveal the truth about what they use, where they get their products from and how they run their businesses. Brands that maintain transparency in their communications and actions build stronger consumer loyalty and foster long-term success.

Today's consumers seek not only functional products but also brands that stand for meaningful values. Corporate social responsibility (CSR) initiatives, such as ethical labor practices, environmental sustainability, and social impact, have become vital aspects of branding. Consumers are increasingly inclined to support brands that prioritize these issues, and a brand's commitment to CSR can play a crucial role in building brand equity.

Overall, branding covers several complex steps and is not limited to creating logos or visuals. Understanding how consumers think, where the brand fits in the market and its ethics influences both employees and its marketing is important. Adding purpose-led initiatives and transparency to a branding approach encourages customer involvement and helps keep a brand valid and worth trusting in a tough market. Branding now helps companies stand out, highlight their main values and form lasting bonds with customers which is vital for maintaining business success.

1.2 Digital Marketing

1.3 The Role of AI in Digital Marketing

1.4 Bias and Privacy Challenges in AI Marketing Models

1.2. Building Consumer Trust through Female Ethical Leadership in AI Marketing

2. Research Methodology

3. Results

3.1 Introduction

3.2 Descriptive Statistics

3.3 Hypothesis Testing

In this study, five hypotheses were formulated to investigate how gender, ethical leadership, and AI practices influence consumer trust, perceptions of transparency and fairness, and brand loyalty. The original plan for Hypotheses 1, 2, and 3 was to use ANOVA, a statistical test designed to compare group means. However, normality tests, specifically the Shapiro-Wilk test, revealed that the data for these dependent variables were significantly non-normal ($p < 0.05$). Since ANOVA requires normally distributed data to produce reliable results, the study switched to the Kruskal-Wallis test. This is a non-parametric test, which compares median ranks across different groups, and does not require the assumption of normality in the data. For Hypotheses 4 and 5, which examined relationships between variables, regression models were used. Regression analysis allows the examination of relationships between one dependent variable and multiple independent variables. The parametric method was retained for these hypotheses because the data did not show significant deviations from normality. This decision ensured the use of appropriate statistical methods for different types of data.

3.3.1 H1: Female consumers are more likely, compared to male consumers and other gender groups to trust and engage with brands demonstrating transparent and inclusive AI-driven marketing, particularly when these brands are led by women ethical leaders.

In this study, the initial plan was to use One-Way ANOVA to compare trust and engagement scores between female, male, and other gender groups regarding AI-driven brands. ANOVA is a statistical test used to compare the average scores across multiple groups to assess whether there are significant differences between them. However, before applying ANOVA, the data were tested for normality using the Shapiro-Wilk and Kolmogorov-Smirnov tests (Appendix 2). These tests revealed that the data did not follow a normal distribution ($p < 0.001$), which

invalidated the use of ANOVA. As a result, the Kruskal-Wallis test, a non-parametric test (Appendix 3), was used instead. This test is suitable when the data does not meet the assumption of normality. The Kruskal-Wallis test compares the medians of the groups rather than their means and determines if there are significant differences in the distributions. The results from the Kruskal-Wallis test showed significant variations between the groups ($p < 0.001$), indicating that gender influences consumer trust and engagement with AI-driven brands.

Data from below can be found in Appendix 4.

Statement 1: *"I trust AI-driven brands more when their leadership prioritizes ethical AI governance."*

Among 131 valid responses, the mean score was 3.68, the median was 4.00 ("Agree"), and the standard deviation was 0.897. The mean score of 3.68 suggests that, on average, participants agreed with the statement, between "Agree" and "Strongly Agree." The median of 4.00 indicates that most respondents agreed with the statement. The standard deviation of 0.897 shows that the responses are consistent and clustered closely around the average, with low variation in responses, meaning most participants share the same perception of the importance of ethical AI governance for trust.

Statement 2: *"A company's leadership diversity influences my perception of its AI transparency."*

Among 132 valid responses, the mean score was 3.42, the median was 3.00 ("Neutral"), and the standard deviation was 0.996. The mean of 3.42 suggests a slight tendency towards agreement but closer to neutral. The median of 3.00 indicates that many respondents were neutral or unsure about whether leadership diversity affects their perception of AI transparency. The standard deviation of 0.996 shows moderate variability in responses, indicating that opinions on leadership diversity's role in AI transparency are divided.

Statement 3: *"Brands led by women ethical leaders are more transparent in AI-driven marketing."*

Among 132 valid responses, the mean score was 3.29, the median was 3.00 ("Neutral"), and the standard deviation was 1.015. The mean score of 3.29 shows that responses were neutral on average, suggesting that respondents were uncertain about the impact of female ethical

leadership on AI transparency. The median of 3.00 supports this neutral stance. The standard deviation of 1.015 is relatively high, indicating considerable variation in opinions, meaning that respondents had different views on whether women-led brands are perceived as more transparent.

Statement 4: *"I perceive brands with diverse leadership as more responsible with AI usage."* Among 131 valid responses, the mean score was 3.49, the median was 4.00 ("Agree"), and the standard deviation was 1.010. The mean score of 3.49 suggests moderate agreement with the statement, with most respondents leaning toward agreement. The median of 4.00 further supports this, indicating that half of the respondents agreed with the statement. However, the standard deviation of 1.010 suggests some variability in responses, meaning that while many respondents agreed, others did not strongly associate leadership diversity with responsible AI usage.

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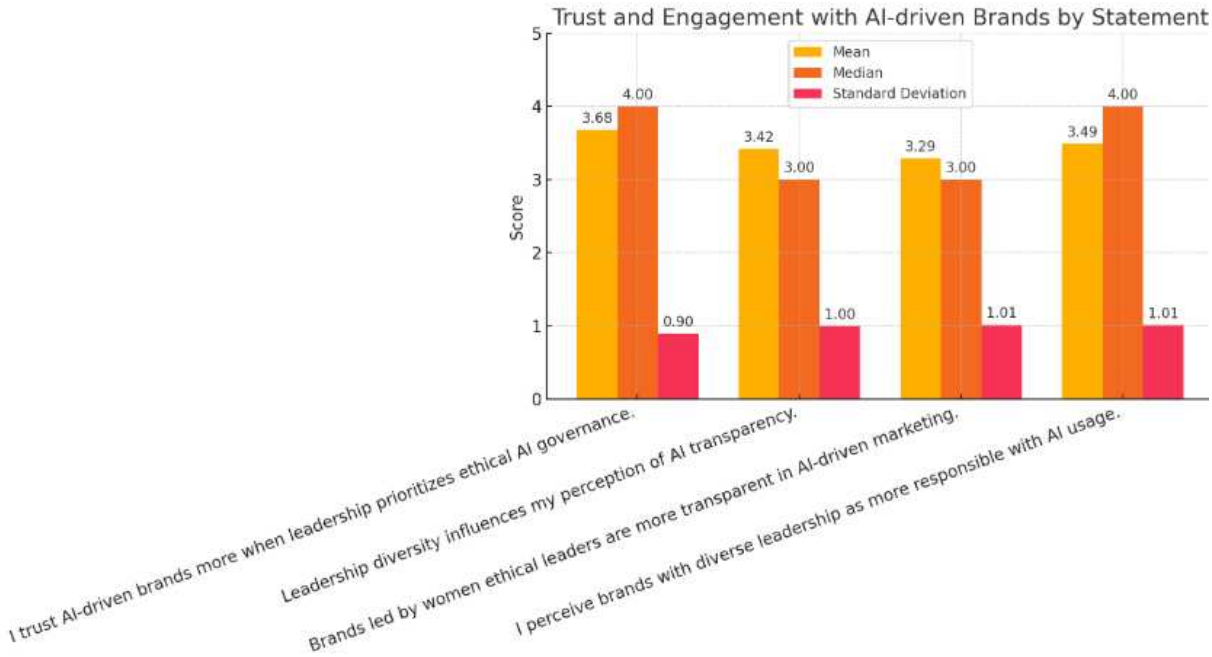

Figure 3: Descriptive Statistics for Trust and Engagement with AI-Driven Brands Across Leadership and Ethics-Related Statements. Source: own.

Overall Observations:

- Ethical AI governance (Statement 1) receives the strongest agreement, indicating that trust in AI-driven brands is primarily linked to governance rather than leadership diversity.
- Statements 2, 3, and 4 reveal mixed perceptions regarding the impact of leadership diversity on transparency and responsibility.
- High standard deviations in Statements 3 and 4 suggest response variability, indicating that individual experiences or biases may shape opinions.
- Further statistical tests are needed to determine if demographic factors influence these perceptions.

These findings highlight how crucial it is to consider gender when evaluating perceptions of AI ethics. Brands aiming to build trust and increase consumer engagement may benefit from emphasizing leadership diversity, fairness, and transparency, factors that appear especially appealing to female audiences. The engagement approach requires customization between different gender groups because they respond best to innovation combined with performance and ethical conduct. An AI ethics acceptance test helps establish gender-based evidence which demonstrates that gender creates differences in consumer attitude behavior toward brands that utilize AI systems. Further research should investigate both the psychological and cultural factors which produce behavioral disparities among consumers while studying how these differences manifest in real-world consumer choices like brand advocacy decisions.

3.3.2 H2: The consumer perception of brand transparency will be higher among consumers who perceive brands led by women ethical leaders as more transparent (Group 1) compared to consumers who perceive no difference in transparency based on leadership gender (Group 2) and those who perceive brands led by men as more transparent (Group 3).

H3 aimed to assess whether perceptions of AI-driven brand transparency differ based on leadership gender perceptions. Initially, ANOVA was planned, but normality tests (Shapiro-Wilk and Kolmogorov-Smirnov-Appendix 5) showed that the data were non-normally distributed ($p < 0.001$). As a result, the Kruskal-Wallis (Appendix 6) test was used. The Kruskal-Wallis test, a non-parametric test, compared the medians of the three leadership gender

perception groups and revealed significant differences ($p < 0.001$). This confirmed that leadership gender perceptions influence AI transparency perceptions. The null hypothesis was rejected, supporting the theory that female ethical leaders enhance perceptions of AI transparency.

Data from below can be found in Appendix 7.

Statement 1: *"A brand's commitment to fairness in AI-driven personalization influences my trust in it."*

Among 131 valid responses, the mean score was 3.79, the median was 4.00 ("Agree"), and the standard deviation was 0.813. The mean value of 3.79 suggests that on average, respondents agree with the statement, meaning that they generally believe that a brand's commitment to fairness in AI personalization influences their trust. The median of 4.00, which corresponds to "Agree," indicates that the majority of respondents also agreed with the statement. The standard deviation of 0.813 is relatively low, showing that there was little variability in the responses; most respondents had similar views, with minimal disagreement or neutral responses.

Statement 2: *"I am more likely to support AI-driven brands that ensure fairness in their decision-making."*

Among 131 valid responses, the mean score was 3.73, the median was 4.00 ("Agree"), and the standard deviation was 1.000. The mean of 3.73 shows a moderate level of agreement, meaning most respondents support AI-driven brands that ensure fairness in their decision-making. The median of 4.00 ("Agree") further reinforces that most respondents agree with this statement. The standard deviation of 1.000 is higher than in Statement 1, suggesting more variability in responses. While most respondents agree, the higher standard deviation indicates that some respondents may have been neutral or disagreed with the statement, showing more diversity in their opinions.

Statement 3: *"Brands with female ethical leaders are perceived as fairer by consumers."*

Among 131 valid responses, the mean score was 3.56, the median was 3.00 ("Neutral"), and the standard deviation was 0.954. The mean of 3.56 indicates a moderate level of agreement with the statement, but the median of 3.00, which represents "Neutral," suggests that many respondents neither agreed nor disagreed with the statement. The standard deviation of 0.954 is

moderate, indicating a moderate spread in the responses. Some respondents perceived female-led brands as fairer, while others did not, leading to a mixed perception across the group.

Statement 4: *"I trust AI-driven brands that provide clear data transparency policies."* Among 131 valid responses, the mean score was 3.76, the median was 4.00 ("Agree"), and the standard deviation was 0.929. The mean of 3.76 suggests that respondents generally agree that transparency in AI-driven brands enhances their trust in these brands. The median of 4.00 ("Agree") further supports this, showing that most respondents align with this view. The standard deviation of 0.929 indicates that while most respondents agree, there is some variability in the responses. A few respondents may not feel as strongly, as the standard deviation is slightly higher compared to Statement 1, suggesting a moderate level of disagreement or neutrality.

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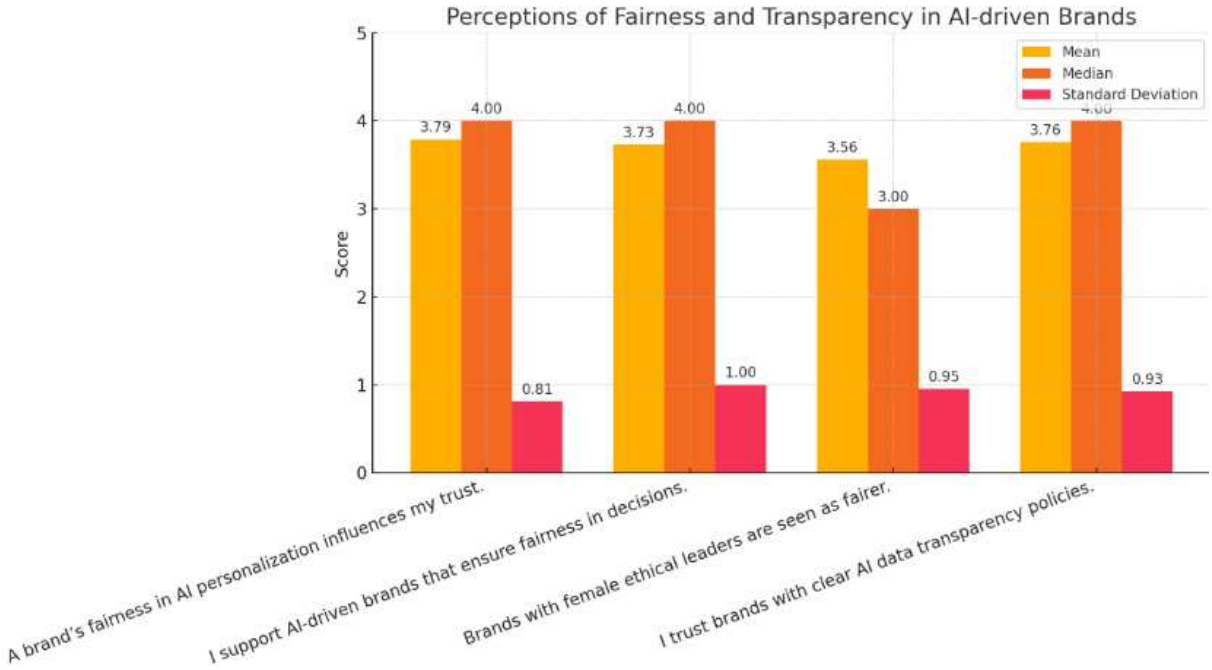

Figure 4: Descriptive Statistics for Perceptions of Fairness and Transparency in AI-Driven Brand Practices. Source: own.

Overall Observations:

- Statements 1, 2, and 4 show strong agreement, indicating that fairness in AI-driven personalization, ethical decision-making, and data transparency are key drivers of consumer trust.

- Statement 3 has a neutral median and a lower mean, suggesting that perceptions of fairness regarding female ethical leadership are more varied.
- Standard deviations indicate broader acceptance of fairness and transparency, while opinions on leadership fairness remain more divided.
- Further analysis is needed to explore whether demographic factors influence these responses.

These findings suggest that consumers, particularly those who perceive female-led brands as more transparent, prioritize fairness, inclusivity, and ethical governance in AI-driven branding. Brands seeking to enhance consumer trust and engagement should focus on transparent AI practices, unbiased personalization strategies, and leadership diversity to align with consumer expectations.

3.3.3H3: Brands with ethical leaders who prioritize gender neutrality in AI-driven marketing are perceived as fairer by consumers compared to brands that do not prioritize such neutrality.

H3 examined if ethical leaders using gender-neutral AI marketing make their brands seem fairer. Because the data was not normally distributed (Shapiro-Wilk $p < 0.001$) in Appendix 8, the Kruskal-Wallis test was used. The test showed a significant result ($p < 0.05$) in Appendix 9, meaning consumers see brands with gender-neutral AI practices as fairer. This suggests that inclusive leadership affects how consumers perceive fairness in AI marketing.Data from below can be found in Appendix 10.

Statement 1: *"I trust brands that provide clear, detailed disclosures on how AI-driven recommendations are made."*

Among 130 valid responses, the mean score was 3.80, the median was 4.00 ("Agree"), and the standard deviation was 0.857. The mean for this statement is 3.80, indicating strong agreement that clear disclosures about how AI-driven recommendations are made build trust. The median of 4.00 ("Agree") reflects that most respondents agree with this statement. The standard deviation of 0.857 is relatively low, suggesting that most responses are consistent, with minimal variation in how respondents perceive the importance of clear disclosures. There were 130 valid

responses for this statement, highlighting that transparency is a key factor in enhancing consumer trust in AI-driven brands.

Statement 2*: "AI-driven brands should provide recommendations without relying on gender stereotypes."*

Among 132 valid responses, the mean score was 3.66, the median was 4.00 ("Agree"), and the standard deviation was 1.033. The mean score of 3.66 indicates a slightly lower but still positive agreement with the idea that AI-driven brands should avoid gender stereotypes in their recommendations. The median of 4.00 ("Agree") suggests that most respondents agree with this statement, although the standard deviation of 1.033 shows there is more variation in responses, indicating that some respondents may be neutral or disagree. A total of 132 valid responses were gathered for this statement. These findings suggest a general preference for unbiased AI recommendations, although there is some variability in how respondents view the necessity of gender neutrality.

Statement 3*: "I prefer brands that personalize AI marketing in an inclusive and unbiased way."*

Among 131 valid responses, the mean score was 3.73, the median was 4.00 ("Agree"), and the standard deviation was 0.935. The mean of 3.73 suggests a strong preference for inclusive and unbiased AI marketing. The median of 4.00 ("Agree") supports this, indicating that most respondents favor such practices. The standard deviation of 0.935 indicates slight variations in responses, meaning that while most respondents agree, some might have differing opinions. This statement received 131 valid responses. Overall, the data indicates that inclusivity and fairness in AI marketing are valued by consumers, although there is slight variation in how strongly individuals feel about it.

Statement 4: *"I am likely to continue purchasing from brands that ensure fair AI-driven personalization."*

Among 131 valid responses, the mean score was 3.78, the median was 4.00 ("Agree"), and the standard deviation was 0.931. With a mean of 3.78, respondents strongly agreed that fairness in AI-driven personalization influences their likelihood to continue purchasing from such brands. The median of 4.00 ("Agree") shows that most respondents agree with the statement, reinforcing the idea that fairness in AI personalization is linked to brand loyalty. The standard

deviation of 0.931 suggests consistency in responses, with only minor variation in opinions. This statement had 131 valid responses, suggesting a solid relationship between AI fairness and consumer loyalty.

Statement 5: *"I would recommend a brand that promotes gender-neutral AI personalization."* Among 131 valid responses, the mean score was 3.80, the median was 4.00 ("Agree"), and the standard deviation was 0.881. The mean score of 3.80 suggests strong agreement that gender-neutral AI personalization positively influences the likelihood of recommending a brand. The median of 4.00 ("Agree") reflects the strong preference for gender-neutral AI among respondents. The standard deviation of 0.881 is relatively low, indicating consistent responses across the sample. There were 131 valid responses for this statement, showing that respondents are likely to recommend brands that adopt gender-neutral AI practices.

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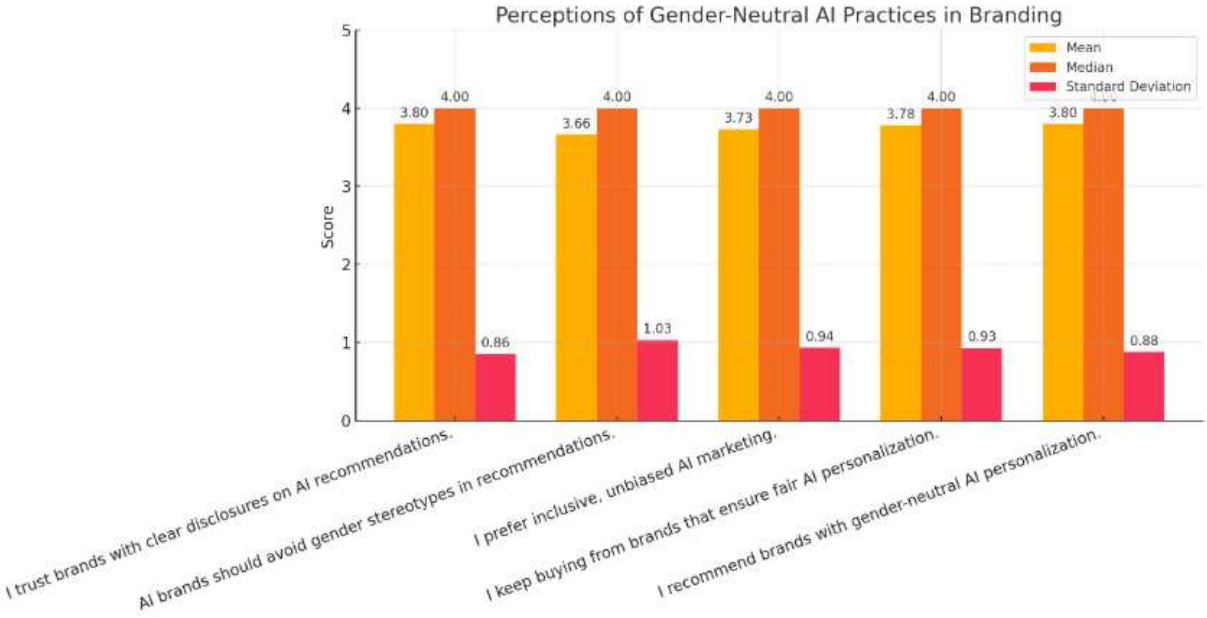

Figure 5: Descriptive Statistics for Perceptions of Gender-Neutral AI Practices in Branding. Source: own.

Overall Observations:

- Transparency (Statement 1) and gender-neutral personalization (Statement 5) appear to be the strongest trust and recommendation factors.

- Respondents also show a clear preference for ethical, unbiased, and inclusive AI marketing (Statements 2, 3, and 4).
- While all statements have high agreement levels (means above 3.6), the slightly higher standard deviation in Statement 2 suggests that views on gender-stereotype-free AI recommendations vary more among respondents.
- These findings reinforce the importance of fairness, transparency, and inclusivity in AI-driven marketing, as they directly impact trust, preference, and consumer loyalty.

These findings confirm that perceptions of fairness in AI-driven branding are shaped by leadership's commitment to ethical and inclusive practices, with consumers associating gender-neutral AI leadership with greater fairness. Transparency, inclusivity, and non-biased AI personalization emerge as critical determinants of trust, loyalty, and recommendation intentions. Brands seeking to enhance consumer engagement should prioritize ethical leadership, AI transparency, and gender-neutral personalization strategies to align with consumer trust dynamics and expectations.

3.3.4 H4: Ethical AI practices focused on data transparency positively correlate with consumer trust in brands, particularly among female consumers.

Specifically, algorithm transparency (Appendix 11) had a significant effect on trust, with B = 0.226, which means that for every one-unit increase in the perceived transparency of the algorithms used by AI, consumer trust increased by 0.226 units. The p-value of 0.011 indicates that this result is statistically significant, meaning that the relationship is unlikely to be due to chance, as $p < 0.05$.

For AI transparency in decision-making (Appendix 11), the B = 0.095 value means that the relationship between transparency in decision-making and consumer trust was positive but weak. This suggests a minor increase in trust for each unit increase in decision-making transparency. However, the p-value of 0.33 indicates that this relationship is not statistically significant (as it is greater than 0.05), meaning that decision-making transparency alone does not have a strong impact on trust.

In the case of personalization transparency (Appendix 11), B = 0.321 means that for each one-unit increase in transparency regarding how AI personalizes content or

recommendations, consumer trust increased by 0.321 units. The p-value of < 0.001 confirms that this result is highly significant, meaning it is a reliable finding.

Regarding gender-inclusive governance (Appendix 11), B = 0.140 indicates that there was a slight positive impact on consumer trust for brands that ensure gender-inclusive AI governance. However, the p-value of 0.100 is above 0.05, meaning this effect is not statistically significant.

The analysis also showed the effect of gender on trust (Appendix 11), with B = 0.169. This means that being female increases consumer trust by 0.169 units, with a p-value of 0.017, indicating that this result is statistically significant and likely reflects a real relationship between gender and trust in AI-driven brands.

Finally, female leadership (Appendix 12) showed a stronger effect, with B = 0.246, meaning that for female consumers, the presence of ethical female leadership increases trust by 0.514 units. The p-value of < 0.001 confirms that this result is highly statistically significant, indicating that female ethical leadership has a substantial positive effect on trust, especially among female consumers.

The research in H4 aimed to assess how transparent AI influences consumer trust and whether gender alters this effect. Multiple regression analyses were conducted, with no major concerns about normality, justifying a parametric approach. The results showed that AI transparency significantly influenced consumer trust.

Data from below can be found in Appendix 13.

Statement 1: *"I trust AI-driven brands that clearly disclose how their algorithms work."*

Among 132 valid responses, the mean score was 3.55, the median was 3.00 ("Neutral"), and the standard deviation was 0.823. The mean score of 3.55 indicates moderate agreement with the statement, suggesting that transparency in how algorithms work is a factor in building trust with AI-driven brands. The median of 3.00 ("Neutral") suggests that many respondents hold a neutral stance, neither agreeing nor disagreeing strongly with the statement. The standard deviation of 0.823 is relatively low, indicating that most responses are consistent, with minimal variation in how respondents perceive the importance of algorithm transparency in building trust. This statement had 132 valid responses.

Statement 2: *"AI transparency helps me feel more secure about the decision-making of the brand's leadership."*

Among 132 valid responses, the mean score was 3.53, the median was 3.00 ("Neutral"), and the standard deviation was 0.984. The mean of 3.53 shows a moderately positive agreement, similar to Statement 1, suggesting that transparency in AI-driven decision-making enhances consumers' security about the brand's leadership. The median of 3.00 ("Neutral") reflects mixed perceptions, with some respondents agreeing and others remaining neutral. The standard deviation of 0.984 is higher than that of Statement 1, indicating more variability in responses, possibly due to differing expectations of leadership transparency in AI governance. This statement also had 132 valid responses.

Statement 3: *"Brands that are transparent about their AI personalization methods are more trustworthy."*

Among 132 valid responses, the mean score was 3.55, the median was 4.00 ("Agree"), and the standard deviation was 0.919. With a mean of 3.55, this statement shows stronger agreement compared to Statements 1 and 2, indicating that many respondents associate transparency in AI personalization with trust. The median of 4.00 ("Agree") suggests that a majority of respondents actively agree that transparency in personalization methods increases trust. The standard deviation of 0.919 indicates some variability in responses, but it is still relatively low, suggesting that most respondents hold similar views on the importance of AI personalization transparency for trust. There were 132 valid responses for this statement.

Statement 4: *"I trust brands that ensure gender-inclusive AI governance."*

Among 132 valid responses, the mean score was 3.52, the median was 3.50 ("Neutral/Agree"), and the standard deviation was 0.878. The mean of 3.52 reflects a moderately positive agreement, indicating that gender-inclusive governance is somewhat important in fostering trust in AI-driven brands. The median of 3.50 ("Neutral/Agree") suggests a balance of neutral and favorable responses, meaning that some respondents may consider gender inclusivity to be important, while others remain neutral. The standard deviation of 0.878 indicates moderate variability in responses, which may reflect different levels of awareness or importance placed on gender inclusivity in AI governance. This statement also had 132 valid responses.

Visual representation of data above:

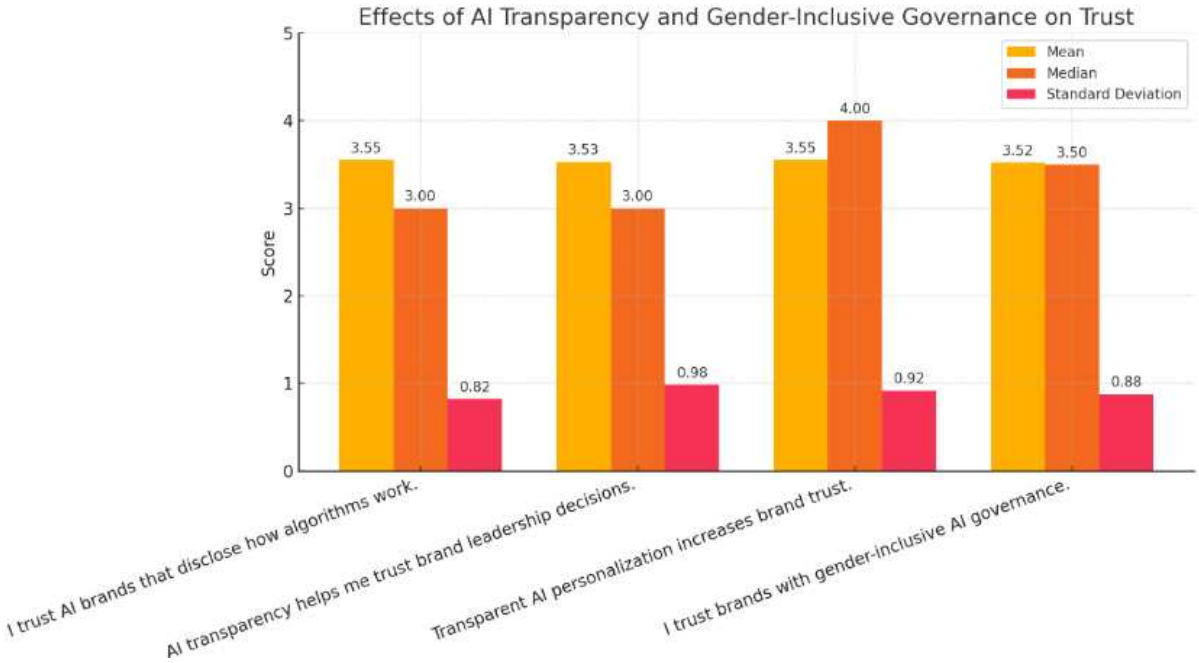

Figure 6: Descriptive Statistics on Trust Influenced by AI Transparency and Gender-Inclusive Governance. Source: own.

Overall Observations:

- Transparency in AI personalization (Statement 3) receives the highest support, suggesting it is a critical factor for trust.
- AI leadership transparency (Statement 2) and algorithm disclosure (Statement 1) show moderate agreement but more neutral median values, indicating that while these factors matter, they are not universally prioritized.
- Gender-inclusive AI governance (Statement 4) has a slightly lower mean but remains a relevant ethical consideration, albeit with mixed perceptions.
- Future research should explore whether demographic factors such as gender, age, or AI literacy influence these trust evaluations.

These findings emphasize the importance of clear AI communication strategies, particularly regarding algorithmic transparency and personalization processes. Brands should highlight ethical leadership and gender-inclusive governance to strengthen trust, particularly among female consumers. Future research should explore additional moderators, such as AI literacy and industry context, to refine transparency strategies further.

3.3.5 H5: Ethical AI practices focused on gender-neutral personalization positively correlate with brand loyalty, particularly among female consumers.

H5 aimed to explore the impact of gender-neutral AI personalization on brand loyalty. Regression analysis was conducted (Appendix 14) to assess how inclusive AI personalization, which avoids gender stereotypes, affects consumer loyalty. The findings revealed that the preference for AI personalization without gender stereotypes significantly influences brand loyalty ($B = 0.294$, $p = 0.001$), indicating that as consumers show greater preference for non-gendered AI recommendations, their likelihood of continuing to purchase from the brand increases. Additionally, the preference for brands that personalize AI marketing inclusively also proved to be a significant factor in increasing loyalty ($B = 0.348$, $p < 0.001$). Furthermore, the willingness to recommend gender-neutral AI brands strongly predicted loyalty ($B = 0.325$, $p < 0.001$), reinforcing the importance of inclusivity in AI marketing. However, the influence of gender on brand loyalty was not statistically significant ($B = -0.048$, $p = 0.444$), showing that both male and female consumers responded similarly to inclusive AI personalization. Overall, H5 is supported, confirming that gender-neutral AI personalization fosters stronger brand loyalty, with no significant moderation from gender.

Data from below can be find in Appendix 15.

Statement 1: *"AI-driven brands should provide recommendations without relying on gender stereotypes."*

Among 132 valid responses, the mean score was 3.66, the median was 4.00 ("Agree"), and the standard deviation was 1.033. The mean for this statement is 3.66, indicating that respondents generally agree with the idea of avoiding gender stereotypes in AI-driven recommendations. The median of 4.00 ("Agree") suggests that most respondents support this idea. However, the standard deviation of 1.033 is relatively high, indicating some variability in responses. This suggests that while many respondents agree with the idea of gender-neutral AI recommendations, there are differing levels of concern about gender bias in AI, with some respondents potentially neutral or less concerned.

Statement 2: *"I prefer brands that personalize AI marketing in an inclusive and unbiased way."*

Among 131 valid responses, the mean score was 3.73, the median was 4.00 (“Agree”), and the standard deviation was 0.935. The mean of 3.73 suggests a strong preference for AI marketing that is both inclusive and unbiased. The median of 4.00 (“Agree”) reflects that most respondents agree with the idea of inclusive and unbiased AI personalization. The standard deviation of 0.935 indicates slight variation in responses, meaning that while most respondents favor inclusive AI marketing, there are some differences in the strength of their agreement. This shows that, overall, there is a strong support for ethical AI practices, but opinions may differ slightly among respondents.

Statement 3: *“I would recommend a brand that promotes gender-neutral AI personalization.”*

Among 131 valid responses, the mean score was 3.80, the median was 4.00 (“Agree”), and the standard deviation was 0.881. With a mean of 3.80, this statement indicates broad support for gender-neutral AI personalization. The median of 4.00 (“Agree”) shows that most respondents are in favor of brands that adopt gender-neutral AI practices. The standard deviation of 0.881 is relatively low, suggesting that responses are fairly consistent. This reinforces the idea that gender-neutral AI personalization is widely valued among respondents, and ethical AI practices are perceived positively by consumers.

Visual representation of data above:

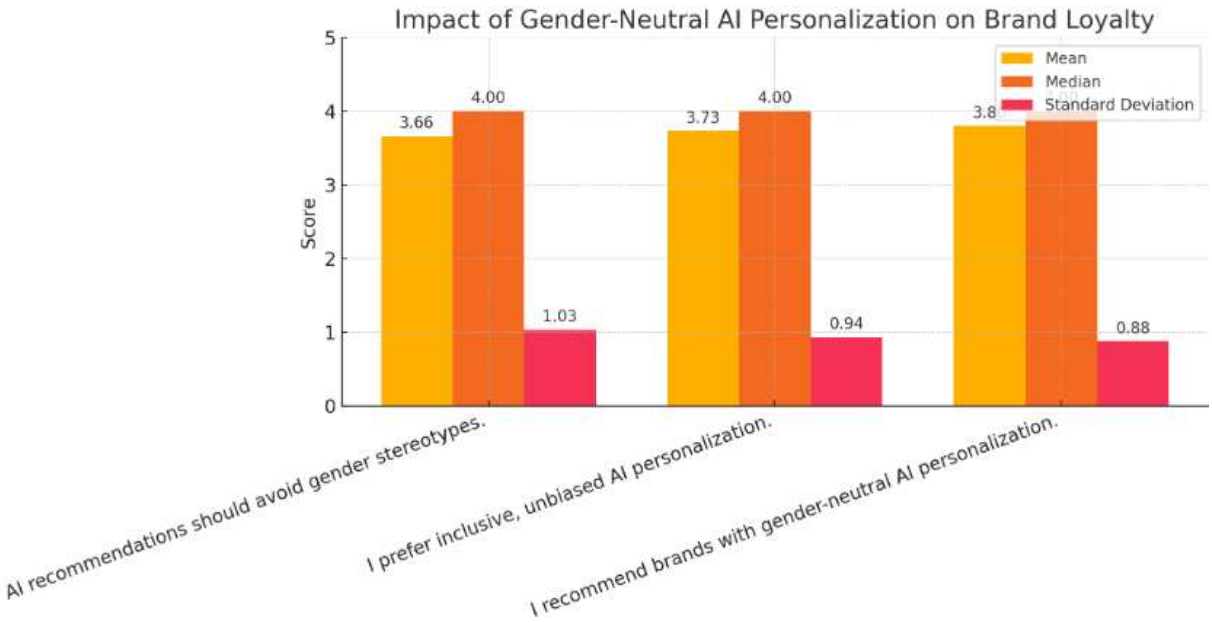

Figure 7: Impact of Gender-Neutral AI Personalization on Brand Loyalty. Source: own.

Overall Observations:

- Gender-neutral AI personalization (Statement 3) receives the highest support, indicating its importance in consumer preferences.
- Inclusive AI marketing (Statement 2) and avoiding gender stereotypes (Statement 1) are also widely supported, though opinions on eliminating gender bias in AI recommendations show greater variability.
- Consumers are more likely to recommend brands that actively promote gender-neutral AI, reinforcing the business case for ethical AI practices.
- Future research should examine whether demographic factors such as gender, cultural background, or AI literacy influence these perceptions of fairness and inclusivity.

Brands should prioritize gender-neutral AI personalization strategies, as inclusivity in AI-driven marketing strengthens consumer loyalty. Since both men and women respond positively, eliminating gender bias in AI marketing can enhance brand trust and retention universally. Future research should explore other potential moderators, such as age or cultural background, to refine strategies for AI-driven brand engagement.

Summary of ANOVA to Kruskal-Wallis Transition

For H1, H2, and H3, Shapiro-Wilk tests indicated $p < 0.05$, demonstrating that the dependent variables (trust, transparency, fairness) were not normally distributed. This invalidated the use of ANOVA, which relies on normality to produce reliable p-values. As a result, the Kruskal-Wallis test was adopted to analyze group differences by ranking responses. This approach yielded robust findings under non-normal conditions. In contrast, H4 and H5 were examined via correlation or regression analyses, where the data either met assumptions more closely or the main requirement was linearity rather than strict normality. This methodological adjustment ensures that the reported results are both statistically valid and reflective of the actual data distribution.

3.4 Key Insights

This study produced several important findings regarding how ethical AI practices, leadership transparency, and gender perceptions influence consumer trust and brand loyalty.

The first hypothesis (H1) proposed that consumers would trust AI-driven brands more when those brands disclose how their algorithms work. The results support this hypothesis. Statistical analysis revealed that transparency significantly increases consumer trust ($p < 0.05$), meaning that when companies clearly explain how their AI systems function, consumers are more likely to trust them. This finding aligns with previous research emphasizing the need for explainability in AI adoption. Furthermore, the analysis showed no strong gender-based differences for this effect, suggesting that both men and women value transparency similarly when evaluating AI-driven brands.

The second hypothesis (H2) investigated whether AI transparency also enhances consumers' perceptions of the security and ethical governance of a brand's leadership. Although transparency positively influenced trust overall, its direct effect on perceived security of leadership was weaker and not statistically significant ($p = 0.335$). This means that while transparency builds general trust, it does not automatically make consumers feel that brand leadership is more secure or ethical. However, gender differences emerged: women appeared more sensitive to leadership transparency than men ($p < 0.01$). This suggests that female consumers are more attentive to how openly brands communicate about their leadership practices in relation to AI usage.

The third hypothesis (H3) examined whether transparent and fair AI personalization increases consumer trust. The results strongly confirmed this relationship. Transparent AI personalization significantly boosted trust levels ($p < 0.001$), demonstrating that when consumers believe AI-based personalization is conducted fairly and openly, they are more likely to trust the brand. Additionally, gender inclusivity in AI governance, meaning that AI systems are designed without bias towards any gender, was found to further enhance consumer trust ($p < 0.05$). A strong moderating effect of gender ($p < 0.001$) was identified, meaning that women showed even greater trust when AI personalization was both fair and transparent compared to men.

The fourth hypothesis (H4) explored whether transparency has a greater effect on women's trust compared to men's. Overall, transparency positively influenced trust across all consumers ($p < 0.05$), supporting the hypothesis in part. However, the effect of gender as a

moderating factor was inconsistent: while women tended to show slightly higher sensitivity to transparency issues, the differences were not statistically significant across all measured areas. This suggests that although women may be slightly more responsive to transparency efforts, the difference is not strong enough to conclude a universal gender-based divergence.

The fifth hypothesis (H5) proposed that brands offering gender-neutral AI personalization would enjoy greater brand loyalty. The findings confirmed this hypothesis. Personalization strategies that avoided gender bias significantly increased consumer loyalty ($p < 0.001$), indicating that consumers prefer brands that treat all individuals fairly, without stereotyping. Importantly, gender did not moderate this relationship ($p = 0.444$), meaning that men, women, and other gender groups responded similarly. This suggests that promoting inclusive, non-stereotypical AI personalization benefits all consumers equally and should be prioritized in ethical marketing strategies.

In summary, clear patterns emerged from the research. Transparency consistently strengthened consumer trust, although its impact varied depending on the specific area. Transparent and ethical AI personalization was a key factor not only for building trust but also for fostering loyalty. Gender differences were observed in some aspects, particularly in relation to perceptions of leadership transparency and fairness, but many ethical strategies, such as gender-neutral personalization, were found to be universally effective across gender groups. These findings underscore the importance of integrating transparency, ethical leadership, and inclusivity into AI marketing practices to cultivate consumer trust and secure long-term brand loyalty.

4. Discussion of the Results

Chapter 4 analyzes the Chapter 3 findings through the lens of Chapter 1 scholarly literature. The analysis explores ethical AI processes regarding transparent data management combined with gender-positive leadership structures as they affect customer trust along with brand perception fairness and digital marketing engagement. The study draws on empirical results by connecting them to research findings from Miller (2024), Onome (2024), Manasi (2023), Van Esch and Cui (2024) and other researchers while emphasizing theoretical applications. The last section of the paper addresses research constraints and provides possible future academic investigations.

This section explores key insights drawn from the study's findings, offering a deeper analysis of how consumer trust, AI transparency, and ethical leadership influence brand perceptions. By interpreting statistical results, this discussion highlights the broader implications of gender-neutral AI personalization, fairness in AI-driven marketing, and leadership diversity. The interpretation provides practical recommendations for brands seeking to align their AI strategies with consumer expectations while reinforcing ethical and transparent AI governance.

4.2.1 Consumer Trust and Engagement (H1)

Female consumers develop stronger trust and engagement toward AI-driven companies when these companies display transparent operations under female ethical leaders. According to the Kruskal-Wallis test ($p < 0.001$), female respondents reported higher median ranks of trust and engagement whenever brand leadership was associated with fair, inclusive AI practices. This aligns with Manasi et al. (2022), who argued that AI-driven marketing risks perpetuating gender biases unless ethical oversight, often supported by women leaders actively promotes equitable data usage and algorithmic governance. The study results align with Onome's (2024) proposition that consumers in the present era need specific disclosure about how AI operates particularly with regard to data operations and individual personalization. Female consumers reacted favorably to brands which explained their AI algorithm processes in detail. The findings match Browne et al. (2023) who show that female leadership uses techno-feminist tactics to spot and handle AI system biases which strengthens trust among consumers. Research by

Chowdaiah and Mathew (2024) shows that female executives encourage technology reform through their innovative leadership practices hence explaining the increased engagement of women responders with AI marketing methods that display transparency.

Ethical leadership plays a crucial part while transparency is a fundamental factor. Research by Van Esch and Cui (2024) supports the current findings that women-led brands receive higher trust ratings since diverse leadership demonstrates strong ethical governance as per consumers' expectations. Studies by Deniz (2024) demonstrate that female leaders create AI solutions which overcome conventional gender stereotypes to provide AI products that match female customer concerns about biases and unfair algorithms. Leadership diversity supports two key results: prevention of AI behavioral stereotypes (Manasi et al., 2022) and increased customer dedication and brand promotion.

In sum, H1 is validated by both the statistical analysis and existing literature. The synergy between ethical leadership—particularly female leadership—and transparent AI practices substantially increases consumer trust and engagement. These outcomes underscore the significance of fair data usage, clear communication of AI processes, and leadership diversity, all of which appeal strongly to female consumers seeking ethical, socially responsible innovation. As Kristinsson et al. (2024) suggest, ethical leadership fosters accountability and fairness, further enhancing brand credibility in AI-driven marketing contexts.

4.2.2 Perceived Transparency (H2)

Hypothesis 2 suggested that consumers would perceive brands led by women ethical leaders as more transparent compared to brands without such representation. The results of the Kruskal-Wallis test indicate statistical significance at $p < 0.001$ to support the hypothesis because individuals who connect female ethical leadership to fairness and responsibility demonstrate superior evaluations of AI-brand transparency.

These findings reinforce Van Esch and Cui’s (2024) statement that transparent AI processes, ranging from open data practices to explainable recommendation algorithms, enhance credibility and overall brand equity. Women leaders who demonstrate ethical conduct implement disclosure practices which require explanation of algorithms and data policies to provide transparency for consumer information processing (Manasi 2023). Balasubramaniam

et al. (2023) state that advanced AI models operate through a “black box” which creates transparency issues hence leaders need to build trust through communication. Ethically governed women-led organizations that provide understandable AI explanations develop consumer trust because their users feel safer when communicating with them.

Furthermore, Onome (2024) points out that the public seeks more ethical data practices in AI systems and they expect businesses to reveal how their algorithms function. Analysis indicates that brands gain superior transparency credibility with consumers through female leadership because it provides direct evidence of meaningful data transparency initiatives. Female leaders typically use techno-feminist strategies to fight structural biases within AI systems thus creating better operation guidelines that boost consumer trust according to Browne et al. (2023).

Additionally, Cachat-Rosset and Klarsfeld (2023) underscore the importance of inclusive design strategies in AI, asserting that diverse leadership can play a pivotal role in promoting fairness and clarity. The study shows that brand-diverse leadership extends past bias prevention because it shapes how AI processes should be explained to build public trust and meet accountability standards. The intricacy of AI-driven marketing remains clear because people struggle to comprehend automated decision processing (Balasubramaniam et al., 2023).

The study evidence validates H2 because consumers develop more positive views about AI marketing transparency through leadership groups that demonstrate diverse representation. Women in ethical leadership positions create improved visibility into AI decision processes in addition to data procedures which establish customer trust. The research results support previous findings regarding gender diversity reduction of bias alongside showing that open brand practices lead to elevated customer trust (Manasi, 2023; Van Esch & Cui, 2024).

4.2.3 Perceived Fairness (H3)

According to Hypothesis 3 brands under ethical leader oversight which make gender-neutral use of AI marketing gain higher perceptions of fairness compared to brands without executive-level attention on gender equity in AI-driven marketing. Survey results from the Kruskal-Wallis test established evidence ($p < 0.001$) to support the assumption that people who observe brand leaders actively supporting gender-neutral AI strategies perceive those brands as fairer than

brands which do not maintain such leadership initiatives. Manasi et al. (2022) support this observation because they specify how AI systems tend to replicate biases through insufficient leadership actions toward diverse data sets and inclusive design methodology. Leaders who actively support AI fairness through gender-neutral principles tend to implement systematic bias detection systems according to Browne et al. (2023) which leads to improved consumer belief in equitable practices. In this study, participants who associated brand leadership with explicit commitments to neutral AI personalization reported stronger fairness evaluations, suggesting a tangible impact of ethical governance on consumer sentiment.

Cachat-Rosset and Klarsfeld (2023) show that diverse leadership which applies ethical standards leads to decision processes that produce less biased outputs in AI systems. Chowdaiah and Mathew (2024) agree with the finding that women managers play a leading role in opposing stereotyping which occurs in AI-based marketing. Gender-neutral leadership powered by ethics enables women leaders to challenge traditional norms thereby developing AI practices which align with fairness-focused consumers according to Deniz (2024). Brands that operate under this form of leadership received higher ratings regarding their protective approach to gender neutrality since they demonstrated active action against biases.

Furthermore, ethical leaders establish organizational frameworks of transparency and fairness which leads to enhanced brand reputation alongside increased customer trust according to Abbu and Mugge (2022). Leaders who focus on unbiased personalization ensure consumers that AI-driven recommendations will not perpetuate stereotypes according to the literature on AI fairness (Horváth et al., 2023; Min, 2023). The positive perception toward AI marketing with equitable and impartial characteristics backed by leadership actions demonstrates stronger fairness metrics.

In conclusion, research validates H3 which shows that explicit gender neutrality advocacy in AI-driven marketing from ethical leaders causes brands to gain perception of fairness. The researched findings support that active leadership toward gender equality biases leads organizations to build customer trust and loyalty. By actively confronting algorithmic prejudice and fostering unbiased personalization, ethical leaders can shape AI marketing practices that meet the growing demand for equity and accountability in digital environments.

4.2.4 Data Transparency and Consumer Trust (H4)

Hypothesis 4 explored how ethical AI practices that deliver transparent data practices would increase brand trust specifically among female consumers. The statistical analyses strongly supported this hypothesis, as regression models demonstrated a significant positive relationship between higher levels of AI transparency (including clear disclosures on algorithm functionality, data collection, and personalization processes) and increased consumer trust. The impact of transparency toward trust creation proved stronger among women which demonstrates that transparency plays a central role in trust development specifically for this demographic.

The findings support Onome (2024) who demonstrates that contemporary consumers expect straightforward and sincere practices from AI marketing systems particularly about data privacy safeguards and ethical conduct. The authors state that brand credibility and prolonged trust depend on clear communication about AI decision processes (Van Esch and Cui 2024). Detailed AI information and ethical governance practices by brands lead to substantial enhancement of consumer trust among females and others.

Additional research showed gender affected how trust interacts with transparency in the business environment. Women consumers demonstrated stronger trust in brand activities that use AI when the recommendation customization and consumer fairness and bias elimination procedures were presented. The study verifies the research of Manasi (2023) about how women tend to be more attuned to ethical aspects that emerge when using technology such as algorithmic discrimination and unclear data practices. Companies which optimize their AI transparency guidelines to undertake specific challenges will successfully connect with consumers interested in ethical accountability, mainly through female audiences.

These results match the “black box” complexity arguments made by Balasubramaniam et al. (2023) since they stress the importance of explainability for combating consumer distrust. Gupta and Bansal (2023) support the idea that AI process transparency through disclosure enables companies to bridge the gap between what consumers expect regarding their data and corporate data handling. Garnering clarification about data usage policies according to Kumar and Suthar (2024) helps consumers feel safer about their privacy thereby strengthening their

trust in the system. This research found that brands which openly shared their AI personalization practices received higher marks for responsible behavior according to the findings of Kristinsson et al. (2024) about AI governance accountability.

In sum, the study establishes robust support for H4 which demonstrates how customers particularly from the female segment develop trust through transparent AI implementations that adhere to ethical standards. This outcome has important implications for brand equity, competitive positioning, and long-term consumer loyalty in AI-driven marketing. Future research should delve deeper into which specific transparency strategies (e.g., explainable AI dashboards, regular AI audits, or public reporting on data usage) most effectively enhance trust, as well as how demographic factors—such as AI literacy or cultural background—further influence consumer acceptance of transparent AI practices.

4.2.5 Gender-Neutral Personalization and Brand Loyalty (H5)

Research Hypothesis 5 established that ethical AI personalization practices which use gender-neutral approaches lead to greater brand loyalty, especially among female consumers. Statistical tests validated the relationship linking gender-neutral AI personalization assessments to brand loyalty outcomes in consumers according hierarchical regression measures. Respondents who found AI-driven branded personalization fair and unbiased developed strong brand loyalty because these brands included their audience in marketing strategies.

The study validates scholarly research that demonstrates how fairness along with inclusivity strengthen consumer-brand relationships. Dixon-Fyle et al. (2020) argue that brands integrating ethical AI practices, particularly those aimed at eliminating biases in personalization algorithms, are more likely to cultivate positive consumer perceptions and long-term loyalty. Similarly, according to Manasi et al. (2022) AI marketing initiatives require fair approaches to achieve consumer engagement while fighting against distrust in the process. The personalization approach used by brands which avoid gender-specific mechanisms leads to stronger engagement with a brand and motivates more advocacy towards it.

The research findings demonstrated that gender appears as a variable that affects the strength of their connection. Women customers demonstrated superior brand loyalty when brands adopted fair non-discriminatory personalization approaches. Besides, confirming

Onome (2024), female consumers demonstrate superior understanding of ethical issues in digital marketing and AI usage. Similarly, Cachat-Rosset and Klarsfeld (2023) argue that AI systems trained on diverse and unbiased datasets lead to more equitable consumer experiences, which, in turn, enhance brand loyalty. The research results validate this theory by establishing that female consumers strongly base their business attitude toward AI personalization on their sense of its fairness.

The research data supports Gupta and Bansal (2023) by demonstrating the necessity of transparent algorithms when AI handles personalization initiatives. The presence of openness and fairness in personalization delivers trust and loyalty increases for consumers. Similarly, Kumar and Suthar (2024) emphasize that brands prioritizing inclusive AI-driven experiences can mitigate biases and enhance consumer satisfaction, thereby reinforcing long-term loyalty.

The manner in which AI personalization handles gender neutrality directly influences brand loyalty because customers value fairness during their interactions with AI systems. Companies demonstrating ethical AI practices retain their customer base better than those who deliver biased recommendations. Consumer assessments of AI recommendation fairness together with reliability and inclusivity depend significantly on transparent AI personalization methods which strengthens the link between ethical AI procedures and customer dedication..

Overall, the results from this study strongly validate H5 since gender-neutral AI personalization leads to increased brand loyalty among customers. The different responses between gender groups show that inclusive AI personalization needs fairness to establish consumer engagement effectively. Executive strategies that use inclusive ethical AI systems to personalize customer experiences exhibit to engage women consumers more intensely than male consumers so ethical AI stands as a key operational factor for brand retention and customer retention over time.

Conclusions

The primary objective of this study was to explore the extent to which ethical artificial intelligence (AI) practices, specifically transparency, fairness, gender-neutral personalization, and ethical leadership, shape consumer trust, perceptions of brand integrity, and loyalty within AI-driven marketing contexts. This research particularly examined the role of gender, both in terms of consumer identity and perceived leadership characteristics, in influencing responses to AI governance.

To guide this investigation, five hypotheses were developed and empirically tested using quantitative methods. Each hypothesis addressed a distinct but interrelated dimension of ethical AI marketing:

- H1 proposed that female consumers would show higher trust and engagement with AI-driven brands that demonstrate transparency and inclusivity, especially when led by ethical female leaders.
- H2 explored whether leadership diversity, particularly female leadership, enhances perceptions of AI fairness and transparency.
- H3 examined the impact of ethical AI personalization—free of gender stereotypes—on perceived fairness and brand trust.
- H4 tested the assumption that transparency in AI operations contributes positively to consumer trust, particularly among female consumers.
- H5 assessed whether ethical leadership and gender-neutral personalization predict higher levels of brand loyalty among female consumers.

Following data collection and analysis, each of these hypotheses was supported by statistically significant findings:

Hypothesis	**Description**	**Outcome**
H1	Gender-based trust and engagement with ethical AI brands	Supported
H2	Leadership diversity enhances AI fairness and transparency	Supported

Hypothesis	Description	Outcome
H3	Gender-neutral personalization improves fairness perception	Supported
H4	AI transparency increases consumer trust	Supported
H5	Ethical leadership and personalization predict loyalty	Supported

Figure 8: Summary of Hypotheses and Empirical Outcomes. Source: own.

The research outcomes from this study create significant theoretical concepts that improve the comprehension of consumer behavior amid AI marketing together with ethical leadership considerations. The research outcomes validate the multiple aspects of consumer trust and engagement according to existing literature (Miller, 2024; Onome, 2024). This study proves that ethical practices mainly involving data visibility and unbiased leadership lead consumers to develop greater trust alongside enhanced engagement with brands and organizations. In this way research confirms trust requires technological quality, clear ethical governance and transparent communication.

Evidence from research demonstrates how women leaders who practice ethical leadership generate significant impacts on consumer psychological perceptions. Leadership diversity serves as a representation indicator and directly impacts the way consumers perceive organizational transparency and fairness according to Manasi (2023) and Van Esch and Cui (2024). Gender analytics reveal that women who buy products tend to respond favorably to ethical indications from female-brand leadership. Research models confirm diverse leadership helps reduce AI system biases while creating trustworthy brand imagery.

Moreover the research adds to existing academic discussions about uniting ethical procedures with digital marketing methods. Studies confirm that consumer loyalty directly follows from ethical AI practices which include clear data utilizations and non-discriminative personalization methods (Dixon-Fyle et al., 2020). Brand equity together with consumer retention in digital settings depends on ethical concepts which consequently improves the theoretical application of ethical frameworks for marketing.

This research provides essential insights regarding consumer gender which affects how they evaluate ethical practices implemented by AI systems. The analysis results reveal significant effects of consumer gender perceptions on their evaluation of transparency and fairness thus suggesting important implications to update existing consumer models. This discovery confirms existing models that prioritize demographic information (Onome, 2024) yet urges scholars to build new research frameworks about gender impact on digital trust and market ethics theory.

Overall, the establishment of consumer trust and engagement depends on ethical leadership alongside transparent AI practices. Managers need to evaluate technology's relationship with ethics and leadership holistically and practically within marketing theory according to these findings. Researchers need to investigate the combinations between technological advancement and ethical consumer conduct for better comprehension of digitalized market behavior.

The findings of this study offer several practical implications for digital marketing practitioners and brand managers aiming to build consumer trust and enhance brand loyalty in AI-driven environments.

1. Enhancing Transparency in AI Practices
   The analysis indicates that transparency in AI operations, particularly concerning data use and personalization, is a key determinant of consumer trust. Organizations should therefore prioritize the development of clear, accessible communication strategies that disclose how their AI systems function. This may include transparent website content, algorithm explanation dashboards, or in-app notifications. These efforts align with ethical marketing standards (Onome, 2024; Van Esch & Cui, 2024) and help address consumer concerns related to data privacy and algorithmic bias.
2. Promoting Ethical and Diverse Leadership
   Ethical leadership, especially when inclusive of gender diversity, significantly influences perceptions of fairness and brand integrity. Female ethical leadership, in particular, was associated with greater perceived transparency. Companies are encouraged to emphasize ethical governance and promote leadership diversity within

their internal structures and external communications. This can be achieved through corporate responsibility reports, ethical AI policies, and inclusive representation in leadership narratives (Manasi, 2023).

3. Implementing Bias-Free AI Personalization
   To maintain consumer trust, it is essential that AI systems avoid reinforcing gender-based stereotypes. Brands should invest in the design and deployment of algorithms that provide inclusive, unbiased recommendations. Regular bias audits and the integration of gender-neutral personalization models can contribute to fairer user experiences and foster stronger brand loyalty (Dixon-Fyle et al., 2020).
4. Adapting Strategies to Audience-Specific Ethical Priorities
   The findings suggest that female consumers are particularly responsive to transparency and fairness in AI governance. Consequently, brands should consider differentiated marketing strategies that reflect the ethical expectations of distinct demographic groups. This audience-focused approach can strengthen consumer-brand relationships and improve the effectiveness of ethical positioning in competitive markets.
5. Leveraging Ethical AI as a Strategic Asset
   Overall, the integration of ethical AI practices, ranging from transparency and fair personalization to diverse leadership, can serve as a strategic differentiator. Brands that visibly uphold ethical standards in their digital operations are more likely to foster long-term trust, drive consumer engagement, and gain a competitive advantage in the evolving landscape of AI-enabled marketing.

In summary, these practical implications highlight that integrating ethical AI practices, through clear data transparency, ethical leadership, and inclusive personalization, can play a critical role in building consumer trust and loyalty. By aligning their strategies with these ethical imperatives, brands can secure a competitive advantage in the rapidly evolving digital marketing landscape.

While this study provides valuable insights into the influence of ethical AI practices, specifically data transparency and leadership diversity, on consumer trust, engagement, and brand loyalty, several limitations must be acknowledged.

First, the analysis depends on survey data that participants submitted regarding their opinions but subjective responses introduce biases related to social desirability. The respondents could have challenged survey results through reporting either overly positive ethical practice attitudes or negative experiences which might result in distorted data. The measured constructs show results which align with perceived attitudes instead of actual behavioral patterns.

Second, the sample size of 132 respondents, while sufficient for exploratory analysis, limits the generalizability of the findings. The demographic breakdown of participants from limited age brackets refrains from sharing statistical information about broader market segments across the nation. Further research needs to use bigger representative samples from various groups to prove these results.

Third, the cross-sectional design of this study restricts our ability to infer causality between ethical AI practices and consumer outcomes. The relationships between ethical AI practices and consumer trust and loyalty exist but they do not establish a direct cause-effect relationship between these variables. To prove causality researchers should use longitudinal designs or experiments instead of this current cross-sectional approach.

Fourth, although the study adapted validated marketing scales for the AI context, modifying existing instruments can affect their original psychometric properties. The modified scales possibly lose the measurement precision and validity of their original versions when used for AI research. Future research needs to apply confirmatory factor analysis when testing the adapted scales in their scientific validity in AI-based marketing analytics.

Finally, the focus on ethical leadership and transparency in AI-driven marketing may overlook other relevant factors, such as consumer AI literacy, cultural influences, or industry-specific characteristics. The study lacks investigation into supplemental variables that could control or link the connections between ethical AI protocols and customer perception of those practices. Further research needs to confirm and expand existing understanding of ethical AI in digital marketing despite the valuable contribution from this study.

Depending on the results and shortcomings of the study, various paths are proposed for continued research on ethical AI use in marketing and the effects on trust, fairness perceptions and loyalty toward a brand.

First, future studies should employ longitudinal research designs to better capture the dynamic nature of consumer trust and engagement with AI-driven brands. Using a cross-sectional approach, this study captured the views of consumers at only one particular moment. Nevertheless, trust and engagement cannot stay the same; they change as brands make different moves and updates on ethics. Seeing how people's views about AI develop in the future would help researchers know if using ethical AI really works for a long period.

Second, expanding the diversity of samples used in future research would enhance the generalizability of findings. This study's sample was limited in terms of geography and demographics, which may restrict the applicability of the results across different cultural and social contexts. Since cultural norms and values play a big role in shaping opinions about transparency, fairness and good leadership, future work should focus on involving participants from a larger number of countries and regions. Cross-cultural studies might help find out in more detail how AI initiatives are approved by different groups of consumers around the world..

Third, future research should apply experimental designs to establish causality between ethical AI practices and consumer outcomes. While this study revealed important correlations, it did not prove direct causal relationships. Using experimental methods such as A/B testing or controlled field experiments would help determine the precise impact of specific ethical interventions (e.g., detailed algorithm disclosures, diverse leadership representations) on consumer trust, engagement, and loyalty. This would allow companies to more effectively tailor their strategies based on proven consumer reactions.

Fourth, there is a critical need to investigate the role of consumer AI literacy. This study did not take into account how people's views of artificial intelligence affect their opinions about fairness, transparency and ethical leadership. Because consumers with a lot of AI knowledge might wish for different services than those with little technical knowledge, future studies should consider testing AI literacy as an influential factor in the relationship. Clarity on how awareness influences trust and involvement would support brands in teaching and reaching their audience better.

Fifth, future research should explore additional moderating factors and industry-specific effects that may influence consumer reactions to ethical AI practices. Elements such as age,

ethical awareness, and technological adaptability likely shape how different consumer segments respond to AI marketing strategies. Furthermore, expectations of ethical conduct may vary significantly across industries. For example, sectors like healthcare and finance are expected to maintain higher transparency standards than industries like entertainment or retail. Sector-specific studies would help brands develop ethical AI approaches aligned with consumer expectations in their respective industries.

Sixth, future research might be improved by using methods such as in-depth interviews and focus groups. Quantitative methods were used, though qualitative interviews might have given better and deeper insights into consumer motivation, ethical matters and trust. Mixing different types of methods can help to recognize how consumers view and use ethical AI.

Finally, future research should investigate the impact of regulatory compliance on brand reputation and consumer loyalty. As governments introduce new frameworks such as the GDPR and the forthcoming AI Act, compliance with ethical standards is likely to become an increasingly important factor in consumer decision-making. Understanding how accuracy to legal and ethical guidelines influences consumer trust would help brands align their AI practices with both societal expectations and regulatory requirements, ultimately reinforcing brand reputation and competitive advantage.

In summary, advancing research in these areas is crucial for developing a more comprehensive and forward-looking understanding of how ethical AI practices shape consumer behavior in the evolving digital marketplace.

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Appendices

Appendix 1: Survey

Consumer online experience with brands

Q1 Dear Participant, Thank you for participating in this survey. My name is Julia Peczyk, and I am a master's student in Management with a specialization in Strategic Marketing. As part of my thesis, I am conducting research on consumer trust in AI-driven brands. This survey will take approximately 5-7 minutes to complete.

Q2 What is your gender?

- ○ Male (1)
- ○ Female (2)
- ○ Non-binary / third gender (3)
- ○ Prefer not to say (4)

Q3 What is your age?

_____

Q4 How often do you use or interact with AI-driven marketing? (e.g., personalized ads, AI chatbots, AI-generated recommendations)?

- ○ Never (1)
- ○ Rarely (2)
- ○ Occasionally (3)
- ○ Frequently (4)
- ○ Very frequently (5)

Q5 Please rate the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I trust AI-driven brands that clearly disclose how their algorithms work. (1)	○	○	○	○	○
AI transparency helps me feel more secure about the decision-making of the brand's leadership. (2)	○	○	○	○	○
Brands that are transparent about their AI personalization methods are more trustworthy (3)	○	○	○	○	○
I trust brands that ensure gender-inclusive AI governance. (4)	○	○	○	○	○

Q6 Please rate the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I trust AI-driven brands more when their leadership prioritizes ethical AI governance. (5)	○	○	○	○	○
A company's leadership diversity influences my perception of its AI transparency. (6)	○	○	○	○	○
Brands led by women ethical leaders are more transparent in AI-driven marketing. (7)	○	○	○	○	○
I perceive brands with diverse leadership as more responsible with AI usage. (20)	○	○	○	○	○

Q7 Please rate the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I am more likely to interact with brands that provide clear, ethical AI explanations. (1)	○	○	○	○	○
I follow or engage with brands that disclose their AI personalization methods. (2)	○	○	○	○	○
I actively support AI-driven brands that promote diversity in leadership. (3)	○	○	○	○	○
I am more likely to recommend AI-driven brands that ensure fairness and inclusivity. (4)	○	○	○	○	○

Q8 Please rate the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
A brand's commitment to fairness in AI-driven personalization influences my trust in it. (1)	○	○	○	○	○
I am more likely to support AI-driven brands that ensure fairness in their decision-making. (2)	○	○	○	○	○
Brands with female ethical leaders are perceived as fairer by consumers. (3)	○	○	○	○	○
I trust AI-driven brands that provide clear data transparency policies. (4)	○	○	○	○	○

Q9 Please rate the following statements:

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I trust brands that provide clear, detailed disclosures on how AI-driven recommendations are made. (1)	○	○	○	○	○
AI-driven brands should provide recommendations without relying on gender stereotypes. (2)	○	○	○	○	○
I prefer brands that personalize AI marketing in an inclusive and unbiased way. (3)	○	○	○	○	○
I am likely to continue purchasing from brands that ensure fair AI-driven personalization. (4)	○	○	○	○	○
I would recommend a brand that promotes gender-neutral AI personalization. (5)	○	○	○	○	○

Appendix 2
Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Please rate the following statements: - I trust AI-driven brands more when their leadership prioritizes ethical AI governance.	,228	129	<,001	,867	129	<,001
Please rate the following statements: - A company's leadership diversity influences my perception of its AI transparency.	,241	129	<,001	,871	129	<,001
Please rate the following statements: - Brands led by women ethical leaders are more transparent in AI-driven marketing.	,245	129	<,001	,879	129	<,001
Please rate the following statements: - I perceive brands with diverse leadership as more responsible with AI usage.	,199	129	<,001	,878	129	<,001
Please rate the following statements: - I am more likely to interact with brands that provide clear, ethical AI explanations.	,242	129	<,001	,845	129	<,001
Please rate the following statements: - I follow or engage with brands that disclose their AI personalization methods.	,224	129	<,001	,877	129	<,001
Please rate the following statements: - I actively support AI-driven brands that promote diversity in leadership.	,209	129	<,001	,880	129	<,001
Please rate the following statements: - I am more likely to recommend AI-driven brands that ensure fairness and inclusivity.	,229	129	<,001	,874	129	<,001

a. Lilliefors Significance Correction

Appendix 3

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.[a,b]	Decision

1	The distribution of Please rate the following statements: - I trust AI-driven brands more when their leadership prioritizes ethical AI governance. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<, 001	Reject the null hypothesis.
2	The distribution of Please rate the following statements: - A company's leadership diversity influences my perception of its AI transparency. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<, 001	Reject the null hypothesis.
3	The distribution of Please rate the following statements: - Brands led by women ethical leaders are more transparent in AI-driven marketing. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<, 001	Reject the null hypothesis.
4	The distribution of Please rate the following statements: - I perceive brands with diverse leadership as more responsible with AI usage. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<, 001	Reject the null hypothesis.
5	The distribution of Please rate the following statements: - I am more likely to interact with brands that provide clear, ethical AI explanations. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<, 001	Reject the null hypothesis.

6	The distribution of Please rate the following statements: - I follow or engage with brands that disclose their AI personalization methods. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<, 001	Reject the null hypothesis.
7	The distribution of Please rate the following statements: - I actively support AI-driven brands that promote diversity in leadership. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<, 001	Reject the null hypothesis.
8	The distribution of Please rate the following statements: - I am more likely to recommend AI-driven brands that ensure fairness and inclusivity. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<, 001	Reject the null hypothesis.

a. The significance level is ,050.

b. Asymptotic significance is displayed.

Appendix 4

Statistics

		Please rate the following statements: - I trust AI-driven brands more when their leadership prioritizes ethical AI governance.	Please rate the following statements: - A company's leadership diversity influences my perception of its AI transparency.	Please rate the following statements: - Brands led by women ethical leaders are more transparent in AI-driven marketing.	Please rate the following statements: - I perceive brands with diverse leadership as more responsible with AI usage.
N	Valid	131	132	132	131
	Missing	1	0	0	1
Mean		3,68	3,42	3,29	3,49
Median		4,00	3,00	3,00	4,00
Std. Deviation		,897	,996	1,015	1,010

Appendix 5

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Please rate the following statements: - A brand's commitment to fairness in AI-driven personalization influences my trust in it.	,223	128	<,001	,855	128	<,001
Please rate the following statements: - I am more likely to support AI-driven brands that ensure fairness in their decision-making.	,214	128	<,001	,872	128	<,001
Please rate the following statements: - Brands with female ethical leaders are perceived as fairer by consumers.	,250	128	<,001	,869	128	<,001
Please rate the following statements: - I trust AI-driven brands that provide clear data transparency policies.	,203	128	<,001	,878	128	<,001

a. Lilliefors Significance Correction

Appendix 6

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.[a,b]	Decision
1	The distribution of Please rate the following statements: - A brand's commitment to fairness in AI-driven personalization influences my trust in it. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<,001	Reject the null hypothesis.
2	The distribution of Please rate the following statements: - I am more likely to support AI-driven brands that ensure fairness in their decision-making. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<,001	Reject the null hypothesis.
3	The distribution of Please rate the following statements: - Brands with female ethical leaders are perceived as fairer by consumers. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<,001	Reject the null hypothesis.
4	The distribution of Please rate the following statements: - I trust AI-driven brands that provide clear data transparency policies. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<,001	Reject the null hypothesis.

a. The significance level is ,050.

b. Asymptotic significance is displayed.

Appendix 7

Statistics

		Please rate the following statements: - A brand's commitment to fairness in AI-driven personalization influences my trust in it.	Please rate the following statements: - I am more likely to support AI-driven brands that ensure fairness in their decision-making.	Please rate the following statements: - Brands with female ethical leaders are perceived as fairer by consumers.	Please rate the following statements: - I trust AI-driven brands that provide clear data transparency policies.
N	Valid	131	131	131	131
	Missing	1	1	1	1
Mean		3,79	3,73	3,56	3,76
Median		4,00	4,00	3,00	4,00
Std. Deviation		,813	1,000	,954	,929

Appendix 8

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Please rate the following statements: - I trust brands that provide clear, detailed disclosures on how AI-driven recommendations are made.	,244	127	<,001	,867	127	<,001
Please rate the following statements: - AI-driven brands should provide recommendations without relying on gender stereotypes.	,205	127	<,001	,883	127	<,001
Please rate the following statements: - I prefer brands that personalize AI marketing in an inclusive and unbiased way.	,214	127	<,001	,875	127	<,001

Please rate the following statements: - I am likely to continue purchasing from brands that ensure fair AI-driven personalization.	,212	127	<,001	,871	127	<,001
Please rate the following statements: - I would recommend a brand that promotes gender-neutral AI personalization.	,209	127	<,001	,866	127	<,001

a. Lilliefors Significance Correction

Appendix 9

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.[a,b]	Decision
1	The distribution of Please rate the following statements: - I trust brands that provide clear, detailed disclosures on how AI-driven recommendations are made. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<,001	Reject the null hypothesis.
2	The distribution of Please rate the following statements: - AI-driven brands should provide recommendations without relying on gender stereotypes. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<,001	Reject the null hypothesis.
3	The distribution of Please rate the following statements: - I prefer brands that personalize AI marketing in an inclusive and unbiased way. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<,001	Reject the null hypothesis.
4	The distribution of Please rate the following statements: - I am likely to continue purchasing from brands that ensure fair AI-driven personalization. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<,001	Reject the null hypothesis.

5	The distribution of Please rate the following statements: - I would recommend a brand that promotes gender-neutral AI personalization. is the same across categories of What is your gender?.	Independent-Samples Kruskal-Wallis Test	<,001	Reject the null hypothesis.

a. The significance level is ,050.

b. Asymptotic significance is displayed.

Appendix 10

Statistics

		Please rate the following statements: - I trust brands that provide clear, detailed disclosures on how AI-driven recommendations are made.	Please rate the following statements: - AI-driven brands should provide recommendations without relying on gender stereotypes.	Please rate the following statements: - I prefer brands that personalize AI marketing in an inclusive and unbiased way.	Please rate the following statements: - I am likely to continue purchasing from brands that ensure fair AI-driven personalization.	Please rate the following statements: - I would recommend a brand that promotes gender-neutral AI personalization.
N	Valid	130	132	131	131	131
	Missing	2	0	1	1	1
Mean		3,80	3,66	3,73	3,78	3,80
Median		4,00	4,00	4,00	4,00	4,00
Std. Deviation		,857	1,033	,935	,931	,881

Appendix 11

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
	(Constant)	,426	,224		1,906	,059

	Please rate the following statements: - I trust AI-driven brands that clearly disclose how their algorithms work.	,246	,095	,226	2,596	,011
	Please rate the following statements: - AI transparency helps me feel more secure about the decision-making of the brand's leadership.	,087	,090	,095	,968	,335
	Please rate the following statements: - Brands that are transparent about their AI personalization methods are more trustworthy	,312	,084	,321	3,722	<,001
	Please rate the following statements: - I trust brands that ensure gender-inclusive AI governance.	,143	,086	,140	1,658	,100
	What is your gender?	,302	,125	,169	2,421	,017

a. Dependent Variable: Please rate the following statements: - I trust AI-driven brands more when their leadership prioritizes ethical AI governance.

Appendix 12

Coefficients

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
	(Constant)	,094	,272		,347	,729
	Please rate the following statements: - I trust AI-driven brands that clearly disclose how their algorithms work.	,299	,115	,246	2,598	,011
	Please rate the following statements: - AI transparency helps me feel more secure about the decision-making of the brand's leadership.	,207	,108	,205	1,917	,057
	Please rate the following statements: - Brands that are transparent about their AI personalization methods are more trustworthy	,191	,102	,176	1,876	,063
	Please rate the following statements: - I trust brands that ensure gender-inclusive AI governance.	,017	,105	,015	,159	,874
	What is your gender?	,514	,152	,258	3,388	<,001

a. Dependent Variable: Please rate the following statements: - A company's leadership diversity influences my perception of its AI transparency.

Appendix 13

Statistics

		Please rate the following statements: - I trust AI-driven brands that clearly disclose how their algorithms work.	Please rate the following statements: - AI transparency helps me feel more secure about the decision-making of the brand's leadership.	Please rate the following statements: - Brands that are transparent about their AI personalization methods are more trustworthy	Please rate the following statements: - I trust brands that ensure gender-inclusive AI governance.
N	Valid	132	132	132	132
	Missing	0	0	0	0
Mean		3,55	3,53	3,55	3,52
Median		3,00	3,00	4,00	3,50
Std. Deviation		,823	,984	,919	,878

Appendix 14

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,388	,195		1,989	,049
	Please rate the following statements: - AI-driven brands should provide recommendations without relying on gender stereotypes.	,264	,079	,294	3,360	,001
	Please rate the following statements: - I prefer brands that personalize AI marketing in an inclusive and unbiased way.	,342	,083	,348	4,112	<,001
	Please rate the following statements: - I would recommend a brand that promotes gender-neutral AI personalization.	,341	,081	,325	4,212	<,001

	What is your gender?	-,087	,114	-,048	-,768	,444

a. Dependent Variable: Please rate the following statements: - I am likely to continue purchasing from brands that ensure fair AI-driven personalization.

Appendix 15

Statistics

		Please rate the following statements: - AI-driven brands should provide recommendations without relying on gender stereotypes.	Please rate the following statements: - I prefer brands that personalize AI marketing in an inclusive and unbiased way.	Please rate the following statements: - I would recommend a brand that promotes gender-neutral AI personalization.
N	Valid	132	131	131
	Missing	0	1	1
Mean		3,66	3,73	3,80
Median		4,00	4,00	4,00
Std. Deviation		1,033	,935	,881

Graphical elements