IMPACT OF DEEPFAKE ADVERTISEMENTS TOWARDS LIFE INSURANCE PURCHASE INTENTION: STUDY AMONG COLOMBO RESIDENTS IN SRI LANKA

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Abstract

Deepfake, a controversial technology, is a type of artificial intelligence used in creating fake materials, such as images, and audio/video recordings, yet presenting them to the public in a convincing manner. The usage of non-consensual materials to promote a product/service creates both favourable and detrimental outcomes. In spite of the existence of risks and dangers, there has been a visible growth in using the said technology over the years, especially in the entertainment industry and advertising industry. ABC Company, a well-reputed insurance company in Sri Lanka has recently launched a deepfake advertisement featuring late legendary singers to promote life insurance. Since, this could influence the customer's decisions, and having noted the paucity of literature on the same, the current study aims at examining how deepfake advertisements impact customer life insurance purchase intention in Colombo District, Sri Lanka. This study has been conceptualised based on Media Richness Theory and Information Manipulation Theory. The current study adopts quantitative approach and purposive sampling technique is used in identifying the sample and data gathered through a self-administered questionnaire from 309 respondents in Colombo District who were exposed to ABC deepfake advertisement. The analysis of data was performed with regression analysis in SPSS software. The results of this study justified that perceived media richness, perceived trust, and perceived value of deepfake advertisements positively influence consumers' life insurance purchase intention, where perceived trust is the most influential factor, while perceived deception, perceived cognitive load and information manipulation tactics have no significant influence on the life insurance purchase intention. The findings of this study provided management implications for business organizations, professionals, advertisers, and advertising agencies in conducting effective advertising campaigns using deepfake technology in all the accessible media.

Keywords: Deepfake Advertisements, Information Manipulation Theory, Life Insurance, Media Richness Theory, Purchase Intention

INTRODUCTION

In the modern world, technological advancement has revolutionised every aspect of human life, making it more convenient, efficient and interconnected. Artificial Intelligence (AI) encompasses a broad spectrum of cutting-edge analytics, applications, and logic-based techniques replicating human behaviour, decision-making, and processes, such as learning and solving problems (Perifanis & Kitsios, 2022). One branch of this excellent invention is called as Deepfake AI.

ABC Company made history as the first in Sri Lanka to use deepfake technology in an advertisement featuring four deceased singers, published on June 1st, 2023. The advertisement garnered significant attention, helping the audience familiarize themselves with deepfake technology. It was broadcast across TV, social media, and billboards. Although there are no credible metrics on engagement, the brand's Facebook page reports 35,000 reactions, over 3,000 comments, 4,200 shares, and 3.2 million views (Softlogic Life, 2023). A general evaluation of the comments shows that most people appreciate the ad due to their affection for the deceased singers. However, there are mixed opinions regarding the use of the artists, the ad's message, and its relevance to the industry, as evident in Figure 1.
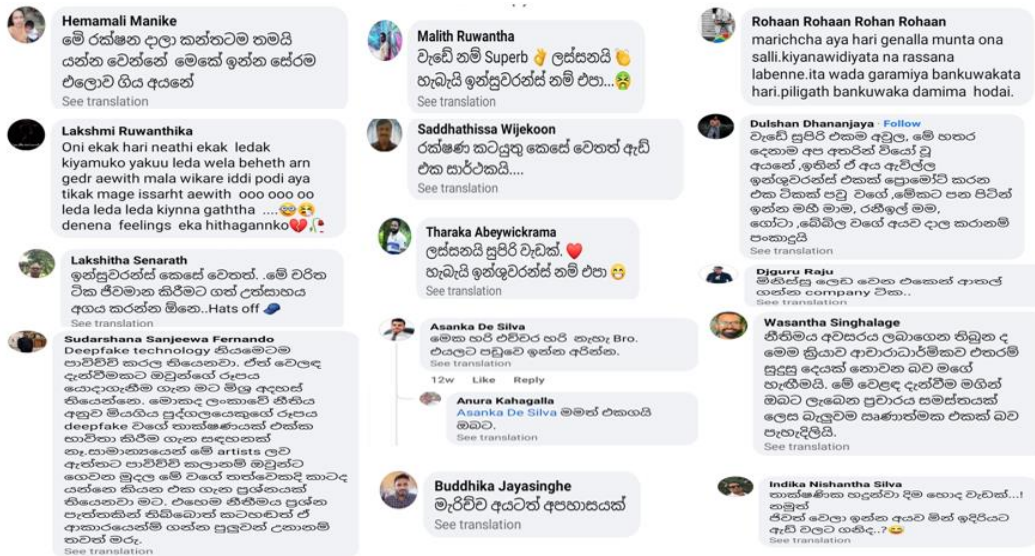
Figure 1: Reviews on Facebook

These contradictory reviews and the negative perception about the technology used have spotlighted and made evident the practical question of whether there is an impact from the advertisement on the insurance purchase intention of the viewers. Thus, researchers attempt to examine the impact of perceived media richness, perceived deception, perceived cognitive load, information manipulation tactics, perceived value and perceived trust of deepfakes on the life insurance purchase intention among Colombo residents in Sri Lanka.

LITERATURE REVIEW

Insurance Purchase Intention

Purchase intention can be termed as the most influential factor that a marketer should consider in running a successful business. Chen and Chang (2021) have stated the likelihood of a person consuming as the purchase intention. Therefore, the chance that people might choose a particular life insurance brand over the other substitutes available can be defined as the life insurance purchase intention.

Deepfake AI

Deepfake AI, still a new, emerging branch of technological advancement, has limited the development of theoretical frameworks for assessing attitude, intention, effectiveness, and perception (Vaccari & Chadwich, 2020).

In a situation where customers have mixed perceptions about the information delivered through the advertisement and the technology used to generate the ad, it is suitable to evaluate the influence of the information condition and the richness of media used to deliver the advertisement on the insurance purchase intention. Hence, Media Richness Theory (MRT) and Information Manipulation Theory 2 (IMT2) are used to assess the impact of deepfakes and the reliability of deepfake-generated content on life insurance purchase intention.

Media Richness Theory (MRT)

MRT elucidates the varying capacities of different communication platforms, their impact on the information they convey, and the subsequent effects on the receiver's understanding (Tseng & Wei, 2020). Further, Tseng and Wei (2020) assert that media richness affects consumers'

perceptions and behaviours toward technologically advanced systems. This richness fosters customer loyalty (Tseng et al., 2017), and the content of the message itself is crucial for attracting customers. MRT has been used to examine the adoption of email communications (Mandal & McQueen, 2013), websites (Chen & Chang, 2018), commercial content conveyed through mobile phones (Shareef et al., 2017), instant spot messaging apps (Tseng & Wei, 2020), and mobile instant messaging (Tseng et al., 2017). However, the application of MRT relating to life insurance advertisements is far too rare. In the Sri Lankan insurance industry, the majority of insurance advertisements consist of emotional content with a story-telling approach. Consequently, this study has adopted Media Richness Theory as its guiding framework.

Information Manipulation Theory 2 (IMT)

Manipulation Theory (IMT) has its origins dating back to the 1900s. IMT is a comprehensive approach that examines both the content of a message and the manner in which it is delivered to the intended audience. IMT2, a conceptual revision of the founder McCornack's previous work, primarily focuses on merging his deceptive message generation with the existing IMT framework (McCornack et al., 2014). The extended theory centers on the concept of deceptive conversations and comprises eleven assumptions categorized into three groups: Intentional States (IT), Cognitive Load (CL), and Information Manipulation (IM) (Sivathanu et al., 2022). This theory has been employed to investigate how consumers perceive advertisements and their subsequent purchase intentions (Zhuang et al., 2018).

Hypotheses Development

Perceived Media Richness

The extent to which a social interaction is perceived during online engagement is influenced by the richness of the relevant media channel (Arsenault, 2020). Research in the tourism industry has shown that media richness affects consumer behaviour, as videos that present authentic audio and visuals drive customers to shop through links and customized offerings (Sivathanu & Pillai, 2022; Alamäki et al., 2019). Simon (2004) noted that users prefer information-rich websites, prompting web designers to enhance their sites in line with future technological advancements. In one-on-one conversations between buyers and sellers, media richness positively impacts satisfaction and enhances a sense of security (Chen & Chang, 2018). Therefore, the following hypothesis is proposed:

H1: There is a significant impact of perceived media richness of deepfakes on the life insurance purchase intention

Perceived Deception

Perceived deception refers to the extent to which customers believe a marketing message is manipulative (Lim et al., 2020). Research on online hotel reviews indicates that consumer behavior is influenced by perceived deception (Akhtar et al., 2019). Deepfake technology can twist information for malicious purposes (Tolosana et al., 2020). Advertisers use realistic deepfakes to present features and details that may mislead customers into making purchases (Kietzmann et al., 2020). Thus, it is essential to assess this influence in the life insurance industry.

H2: There is a significant impact of perceived deception of deepfakes on the life insurance purchase intention

Perceived Cognitive Load

Perceived cognitive load is defined as the consumer's perception of the effort required to process available information (Sivathanu & Pillai, 2022). Advertisers use deepfakes to present product information enticingly, reducing cognitive load by appearing more realistic and credible, which facilitates online shopping (Kietzmann et al., 2020). Therefore, it is worthy to assess the influence of cognitive load in the insurance industry as well.

H3: There is a significant impact of perceived cognitive load of deepfakes on the life insurance purchase intention

Information Manipulation Tactics

Information manipulation tactics refer to how advertisers distort information about their offerings by adding, removing, or modifying content to meet advertising goals (Sivathanu et al., 2022). Deepfakes can produce various manipulations, including attribute manipulation and identity swapping (Tolosana et al., 2020). Online vendors may use attractive deepfakes and manipulative tactics, such as omitting unnecessary information and fabricating discount details, to positively influence customers' online shopping intentions (Sivathanu et al., 2022). Thus, the following hypothesis is proposed:

H4: There is a significant impact of information manipulation tactics of deepfakes on the life insurance purchase intention

Perceived Value

Perceived value encompasses the worth and utility of an advertisement to customers, along with its cost-effectiveness (Arora & Agarwal, 2019). Gu and Encio (2023) found that increased perceived value strengthens consumer purchase intention. Additionally, perceived value positively influences customer loyalty (AzZahra et al., 2022). Therefore, it is important to assess the influence of perceived value in the insurance industry.

H5: There is a significant impact of perceived value of deepfakes on the life insurance purchase intention

Perceived Trust

Customer trust is defined as the degree to which customers believe in the integrity, ability, and responsibility of a company, forming the basis for lasting relationships (Gu & Encio, 2023). Rouibah et al. (2021) found that customers with a strong perception of trust perceive less risk, leading to increased satisfaction and loyalty. Perceived trust positively influences customer intentions to reuse applications (Fatah et al., 2023) and enhances customer loyalty (AzZahra et al., 2022). Gu and Encio (2023) emphasize that trust is key to establishing long-term relationships and enhancing purchase intention. Thus, the following hypothesis is proposed:

H6: There is a significant impact of perceived trust of deepfakes on the life insurance purchase intention
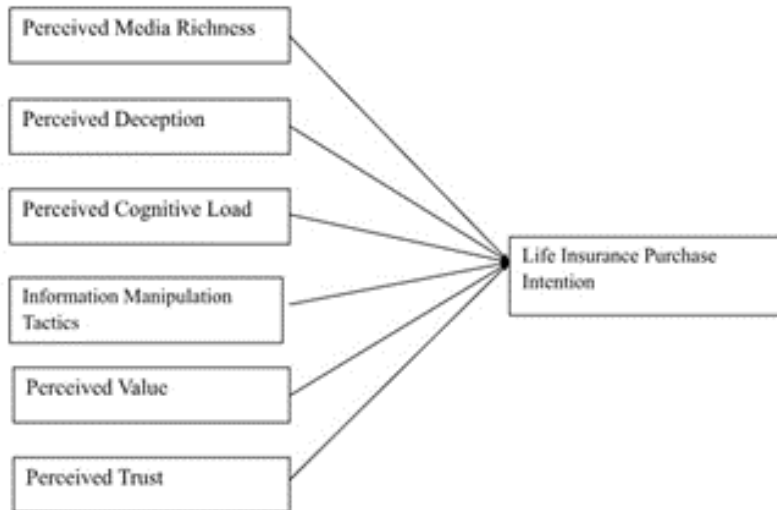
Figure 2: Conceptual Framework of the study

Source: Adapted from Shivathanu and Pillai (2022)

METHODOLOGY

This study adopts a deductive research approach grounded in positivism. A cross-sectional quantitative survey was conducted using a self-administered structured questionnaire. A purposive sampling technique was employed to select a sample of 384 individuals from the Colombo District who have been exposed to Deepfake life insurance advertisements.

Drawing on Media Richness Theory and Information Manipulation Theory 2, the study examined perceived media richness, perceived deception, perceived cognitive load, information manipulation tactics, perceived value, and perceived trust regarding deepfakes, following the framework established by Sivathanu and Pillai (2022). A five-point Likert scale was used to measure these variables, ranging from Strongly Disagree (1) to Strongly Agree (5). After confirming the initial reliability of the instrument through a pilot survey, the questionnaire was distributed, and data were analyzed using IBM SPSS Statistics 21 software.

RESULTS AND DISCUSSION

The questionnaire was distributed to 450 individuals to collect 384 responses, enhancing the study's reliability and validity (Colombage & Glahitiyawa, 2020). Ultimately, 309 usable responses were included in the analysis, resulting in an effective response rate of 74.6%.

Demographic Analysis

Most respondents were female (55%), while males comprised 45%. Age distribution included 18-24 years (5.8%), 25-30 years (36.2%), 31-40 years (47.6%), 41-50 years (7.1%), and above 50 years (3.2%). The majority of respondents worked in the private sector (70.2%), compared to the government sector (14.2%). In terms of income, 32.4% earned between Rs. 30,001 and Rs. 50,000, while 28.5% had incomes ranging from Rs. 50,001 to Rs. 70,000.

Reliability Analysis

Table 1: Reliability Analysis Results

Variable	Cronbach's Alpha Value	No: of Items
Perceived Media Richness	0.930	4
Perceived Deception	0.940	5
Perceived Cognitive Load	0.921	2
Information Manipulation Tactics	0.916	5
Perceived Trust	0.921	4
Perceived Value	0.911	4
Insurance Purchase Intention	0.931	3

Table 1 depicted that Cronbach's alpha value of all the variables are more than 0.8. Thus, the reliability of the study can be fairly assured.

Validity Analysis

Table 2: Validity Analysis Results

Variables	Convergent Validity				Discriminant Validity						
	KMO	Bartlett's Test of	AVE	Composite Reliabi	Perceived Media Ri	Perceived Decepti	Perceived Cogniti	Information Manip	Perceived Trust	Perceived Value	Insurance Purchas

		Sphericity		lity	chness	on	veLoad	ulationTactics			eIntention
Perceived Media Richness	0.856	0.000	0.826	0.897	0.897						
Perceived Deception	0.833	0.000	0.806	0.900	0.275	0.900					
Perceived Cognitive Load	0.500	0.000	0.926	0.962	0.300	0.508	0.962				
Information Manipulation Tactics	0.828	0.000	0.751	0.867	0.311	0.608	0.525	0.867			
Perceived Trust	0.843	0.000	0.808	0.944	0.700	0.253	0.255	0.316	0.944		
Perceived Value	0.836	0.000	0.789	0.869	0.725	0.285	0.274	0.334	0.720	0.869	

Insurance Purchase Intention	0.763	0.000	0.880	0.912	0.722	0.216	0.238	0.251	0.786	0.729	0.912

Source: (Survey Data, 2023)

As shown in Table 02, the KMO values for all dependent and independent variables are equal to or greater than 0.5, and the significance values of Bartlett's Test of Sphericity are below 0.05. Additionally, all Average Variance Extracted (AVE) values exceed 0.5, and the composite reliability of the variables is significant, with values above 0.7. Thus, the study firmly establishes convergent validity.

According to Ronkko and Cho (2020), discriminant validity can be assessed by comparing squared correlations with AVE. Since all squared Pearson correlation values are less than the AVE values, the dataset demonstrates discriminant validity.

Hypotheses Testing

The adjusted R square depicted that 83.7% of the variation in consumer life insurance purchase intention after watching deepfake advertising is explained by the independent variables of the study and the fitted model is statistically significant.

Table 3: Coefficient Table

Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	-.168	.133		.208
	PMR	.261	.051	.253	.000
	PD	-.015	.036	-.016	.684
	PCL	.028	.029	.035	.337

IMT	-.081	.043	-.078	.061
PT	.532	.052	.491	.000
PV	.308	.061	.257	.000

Source: (Survey Data, 2023)

As shown in Table 3, only perceived media richness, perceived trust, and perceived value have p-values less than 0.05, leading to the acceptance of H1, H5, and H6, while H2, H3, and H4 are rejected. Among these, perceived trust has the highest beta value of 0.532 at a significance level of 0.000, indicating it is the most influential factor in consumer life insurance purchase intention. Furthermore, all three variables positively influence consumer life insurance purchase intention.

The impact of deepfake advertisements on customers' insurance purchase intention can be expressed using the following regression formula:

$$IPI = -0.168 + 0.261PMR + 0.532PT + 0.308PV + e$$

Table 4: Hypotheses Summary Table

	Hypotheses	Sig. Value	Result
H1	There is a significant impact of perceived media richness of deepfakes on the life insurance purchase intention	0.000	Accepted
H2	There is a significant impact of perceived deception of deepfakes on the life insurance purchase intention	0.684	Rejected
H3	There is a significant impact of perceived cognitive load of deepfakes on the life insurance purchase intention	0.331	Rejected
H4	There is a significant impact of information manipulation tactics of deepfakes on the life insurance purchase intention	0.061	Rejected
H5	There is a significant impact of perceived value of deepfakes on the life insurance purchase intention	0.000	Accepted

H6	There is a significant impact of perceived trust of deepfakes on the life insurance purchase intention	0.000	Accepted

Discussion

The primary goal of the current investigation was to investigate the antecedents of deepfake advertisements towards life insurance purchase intention of the customers in Colombo district, in Sri Lanka. Findings illustrate a positive impact of perceived media richness on consumer purchase intentions which is in line with the literature (E.g., Sivathanu & Pillai, 2022; Sivathanu et al., 2022; Tseng et al., 2017). In buyer-seller interactions, media richness fosters satisfaction and trust (Chen & Chang, 2018). The incorporation of nonverbal cues such as body language and facial expressions into the deepfake advertisements analyzed adds depth to the communication, enhancing perceived reliability and thereby supporting purchase intention. This evidence strongly supports the hypothesis that perceived media richness positively impacts life insurance purchase intentions.

The study also examined the influence of perceived deception on purchase intentions, which was established in the literature as a detrimental effect (E.g., Craig et al., 2012; Held & Germelmann, 2018; Sivathanu & Pillai, 2022). However, this research revealed that perceived deception did not significantly affect life insurance purchase intentions among respondents. This is because, the deepfake content did not present manipulated information; rather, it conveyed long-established facts about life insurance. The targeted population has become increasingly discerning in evaluating advertising claims due to their access to diverse information sources. They often prioritize the reliability of information sources over the content itself, which explains the lack of significant impact from perceived deception in this context. Similarly, though the literature argued that a higher cognitive load can negatively affect consumer decision-making processes (Hansen & Melbye, 2020; Sivathanu & Pillai, 2022), this study found that perceived cognitive load does not significantly impact life insurance purchase intentions. However, this is compatible with Sivathanu et al. (2022), where they have identified no substantial influence on online shopping intentions. The deepfake advertisement featured prominent Sri Lankan singers, capturing audience attention and minimizing focus on processing detailed information. Positive reviews highlighted appreciation for this creative approach, suggesting that cognitive load was not a significant factor in this context. While life insurance is inherently complex, the advertisement effectively communicated its core message clearly and directly. Most importantly, with the current economic crisis in the country, people are struggling to meet the dead ends while maintaining themselves and their families. Knowing their financial status might drive their attention away from the information or the core idea given in the advertisement.

Previous scholars have proven that information manipulation tactics often positively influence consumer behavior in various industries (E.g., Sivathanu & Pillai, 2022; Sivathanu et al., 2022). However, this study concluded that information manipulation tactics do not significantly impact life insurance purchase intentions. This is because, the deepfake advertisement presented general facts about life insurance without any additions or deletions, suggesting a lack of manipulation. Furthermore, this study examined the impact of perceived value and perceived trust on purchase intentions, which established with favourable influences. This was

compatible with the established literature (E.g., Sivathanu & Pillai, 2022; Fatah et al., 2023; Gu & Encio, 2023). This is because consumers are more concerned about the benefits they receive compared to the costs incurred. Further, life insurance is a risk-reducing investment, and the trust placed in the policy provider influences purchase intentions. The deepfake advertisement's use of respected national figures and embrace of new technology may have been perceived as valuable by customers, justifying the acceptance of these hypotheses.

CONCLUSIONS AND IMPLICATIONS

This study explored the impact of deepfake advertisements on life insurance purchase intentions in Colombo, Sri Lanka. The findings indicate that perceived media richness, trust, and value significantly influence consumer behavior, while perceived deception, cognitive load, and information manipulation do not. Trust emerged as the most influential factor, followed by perceived value. Further, the research aims to address the empirical gap in understanding how deepfakes affect life insurance purchase intentions within Sri Lanka's insurance industry.

The study offers valuable insights for companies, particularly advertising and creative agencies, emphasizing the judicious use of deepfake technology in marketing content. Clearly communicating the value of services and providing customized, instant information in multiple languages are crucial considerations when selecting media channels.

While limited to the Colombo District, the research presents opportunities for expansion to include all provinces and increase sample size. Future studies could explore different industries and consumers who have not purchased insurance, employing mixed methods or qualitative approaches for deeper insights. Examining additional factors such as demographics, benefits, and incentives may further explain the 16% variance in purchase intentions not accounted for by the current study's variables.

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