

Cocreation with AI: Consumer, managerial, and societal perspectives

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Cocreation with AI: Consumer, managerial, and societal perspectives

Track: Digital Marketing & Social Media

Session Chairs: Yakov Bart and Koen Pauwels (Northeastern University)

Session papers, authors and affiliations:

1. *Toward more effective AI disclosure in advertising: The role of beneficiary framing and consumer characteristics*

Timo Schreiner (Nuremberg Institute for Market Decisions (NIM))*, Yakov Bart (Northeastern University), Koen Pauwels (Northeastern University), and Fabian Buder (Nuremberg Institute for Market Decisions (NIM))

2. *Drivers of AI trust: beyond AI literacy*

Fabian Buder (Nuremberg Institute for Market Decisions (NIM)), and **Koen Pauwels (Northeastern University)***

3. *Artificial Intelligence in the Customer Journey from a Holistic Perspective: Sweet Spots, Hot Spots, and White Spots*

Marcus Schögel (University of St. Gallen)*, Laura-Eve Grellmann (University of St. Gallen), Dennis Herhausen (Freije Universiteit Amsterdam), Timo Schreiner (Nuremberg Institute for Market Decisions (NIM)), and Fabian Buder (Nuremberg Institute for Market Decisions (NIM))

4. *Co-creating Privacy Value: Individuals' Self-investment in GenAI Data Disclosure*

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Session Abstract: Much has been said about GenAI in marketing, but most work focuses on how consumers react to simple AI disclosure or on the role of AI literacy. This session instead examines consumer co-creation with GenAI: what drives trust and willingness to engage, how self-investment reshapes perceived privacy value, how benefit framing influences responses, and where along the customer journey GenAI is most welcome. Four papers in a transatlantic collaboration address these questions.

Paper 1: Toward More Effective AI Disclosure in Advertising explores how beneficiary framing can soften the typically negative reaction to AI-disclosed ads. Building on beneficiary-linked framing and social distance research, it proposes a structured approach that goes beyond transparency to articulate credible motives. Pretests and experiments using realistic social media ads compare consumer-, company-, and society-focused explanations, and test moderators such as visual focus, message tone, and individual differences in AI beliefs and experience.

Paper 2: Drivers of AI Trust challenges the view that AI literacy alone explains marketing professionals' use of GenAI tools. Survey data from Germany, the UK, and the US show that organizational position, perceived career risk, and psychological safety are equally important. Role characteristics including autonomy and decision power are shown to moderate the literacy-usage relationship, with implications for training and AI governance.

Paper 3: Artificial Intelligence in the Customer Journey from a Holistic Perspective responds to fragmented AI research by proposing an integrative framework spanning all journey stages. It distinguishes “sweet spots” where AI reliably creates mutual value, “hot spots” where powerful tools risk manipulation or autonomy loss, and “white spots” where applications remain underdeveloped, offering guidance for both systems-level research and managerial practice.

Paper 4: Co-creating Privacy Value revisits the assumption that more data disclosure to AI necessarily erodes privacy value. Using surveys and experiments, it shows how interactive GenAI can transform data sharing from a necessary evil into a vehicle for self-expansion and co-creation. Greater self-investment in GenAI interactions increases psychological ownership of outputs and perceived benefits, offsetting heightened privacy risks and informing the design of AI tools and privacy regulation in collaborative AI contexts.

Toward more effective AI disclosure in advertising: The role of beneficiary framing and consumer characteristics

Timo Schreiner (Nuremberg Institute for Market Decisions (NIM)) *, Yakov Bart (Northeastern University), Koen Pauwels (Northeastern University), and Fabian Buder (Nuremberg Institute for Market Decisions (NIM))

Since the public emergence and widespread adoption of ChatGPT in late 2022, generative artificial intelligence (GenAI) has become a cornerstone technology with far-reaching implications for consumers' everyday and professional lives (Teubner et al., 2023). In marketing, GenAI is increasingly used in various practices ranging from product development, to conducting market research with synthetic respondents, customer service chatbots, and – most widespread – generating marketing content such as advertisements, product descriptions, or social-media content (Grewal et al., 2025; Lowe et al., 2025).

Although research shows that AI-generated ads can match or even outperform human-created ones across consumer perceptions, attitudes, engagement intentions, and click-through behavior when AI authorship is not made salient, AI-generated advertisements (Hartmann et al., 2025; Heitmann et al., 2025), both research and real-world campaigns demonstrate that AI-generated marketing content can backfire when perceived as inauthentic or misleading. Coca-Cola's continued reliance on AI-generated Christmas ads in 2025 illustrates this risk: it triggered strong public backlash due to uncanny visuals and concerns about AI replacing human creatives (Di Placido, 2025). In research, a robust empirical pattern of negative consumer responses to AI-generated marketing content consistently emerges: disclosing that advertising content was created by AI reliably decreases consumer responses across product categories and media formats. This negative "AI-disclosure effect" has been attributed to several psychological mechanisms: (1) reduced perceived authenticity and human effort (Brüns & Meißner, 2024; Lee & Kim, 2024; To et al., 2025), (2) aversive affective reactions especially in emotional and prosocial contexts (Arango et al., 2023; Kirk & Givi, 2025), and (3) activation of persuasion knowledge, prompting inferences of manipulative or inappropriate persuasive intent (Koning & Voorveld, 2025; Wortel et al., 2024).

Attempts to refine disclosure formats (Brüns & Meißner, 2024; De Cicco et al., 2025; Kirk & Givi, 2025; Narayanan, 2025) have shown only limited success: Hybrid, purpose-driven, or effort-signaling labels (e.g., "human-authored & AI-edited") can attenuate negative reactions but do not restore responses to no-disclosure levels.

What currently is missing is an integrated, theoretically grounded approach for explaining why AI is used that goes beyond mere transparency to articulate credible and meaningful motives. To address this gap, the present research introduces beneficiary framing – explaining why AI is used and who benefits. This approach builds on several streams of literature: (1) research on beneficiary-linked framing in consumer decision-making, showing that specifying a beneficiary shapes how consumers categorize and evaluate offers and can increase morally justified choices (Fisher et al., 2023; Moes et al., 2022); (2) work on social distance in corporate social responsibility (CSR) campaigns, indicating that socially proximal groups (e.g., employees or local communities) are often more persuasive than distant, abstract targets (Schreiner & Baier, 2021; Wiebe et al., 2017); and (3) research on algorithmic transparency in recommender systems, showing that specific, well-calibrated explanations can enhance perceived transparency and trust (Tintarev & Masthoff, 2012).

To examine how beneficiary framing shapes consumer responses to AI-disclosed advertising, an initial online pre-test (between subjects across four ad contexts) tested 12 disclosure statements (within subjects) varying in beneficiary (consumer, company, other/society) and explanation depth (short vs. long) against a non-explanatory baseline (“Created with AI”). Preliminary findings show that (1) explanatory rationales generally improve evaluations of AI-disclosure statements, especially long versions; (2) most long explanations outperform short ones; (3) contextual differences emerge; and (4) respondents often still identify the company as the main beneficiary, consistent with the intuition that advertising ultimately serves firm interests.

Building on these insights, subsequent experiments using realistic social-media ads test whether selected beneficiary framings can mitigate, neutralize, or reverse negative disclosure effects compared to a no-label or human-authored baseline. These studies also examine key communication-design moderators such as the visual focus (presence versus absence of humans) and the message tone and incorporate consumer beliefs about AI and psychographic characteristics to account for heterogeneous responses.

This research advances the literature by moving beyond documenting negative AI-authorship effects toward identifying mechanisms and boundary conditions under which such effects can be attenuated or even reversed. In line with recent calls (e.g., Hartmann et al., 2025), it offers a more refined understanding of heterogeneous consumer responses to AI-generated advertising and addresses a central challenge for marketing practice: how to comply with mandatory AI-disclosure requirements without sacrificing advertising effectiveness.

Drivers of AI trust: beyond AI literacy

Fabian Buder (Nuremberg Institute for Market Decisions (NIM)), and **Koen Pauwels**
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While recent research demonstrates that AI literacy reduces AI receptivity (Tully et al, 2025), trust in and willingness to use AI is driven by a more complex constellation of factors. Our study investigates the drivers of AI trust and usage in marketing contexts, challenging conventional assumptions about who adopts AI and why.

We propose that AI trust and usage decisions are shaped not only by knowledge but by organizational position, perceived career risk, and psychological safety. Senior marketing professionals may overuse AI relative to its appropriate applications because their organizational tenure insulates them from reputational consequences, while junior employees—despite greater technical comfort—exercise more caution due to career vulnerability. This dynamic contradicts lay intuitions that younger, digitally native workers naturally gravitate toward AI tools. Building on organizational behavior literature regarding psychological safety and career concerns, we theorize that the relationship between AI literacy and usage is moderated by hierarchical position, autonomy, decision-making power, and perceived job security. Furthermore, we examine how these usage patterns vary across marketing task types, from strategic planning to routine content creation, and across individual characteristics including risk tolerance, time pressure, and training access.

To test these propositions, we conduct a comprehensive survey of marketing professionals across Germany, the UK, and the US, working in B2C contexts at companies with 100+ employees. The survey measures AI knowledge through both self-reported assessments and objective literacy tests, captures actual usage patterns across 13 specific marketing activities (from data analysis to video creation), and examines organizational context including leadership commitment, training availability, and regulatory awareness. Critically, we measure role characteristics that theory suggests should moderate the literacy-usage relationship: hierarchical position, autonomy, access timing relative to peers, output visibility, and psychological safety. We also collect lay predictions about usage patterns to test whether marketing professionals correctly anticipate the drivers of AI adoption among their colleagues. Our findings reveal substantial heterogeneity in AI usage that AI literacy alone cannot explain, with senior-level marketers reporting higher usage frequencies despite similar

or lower objective literacy scores. AI trust and adoption are influenced by role characteristics such as autonomy, decision power, and reduced dependence on others' approval. Contrary to lay expectations, older, more senior professionals report heavier AI reliance, while junior staff express greater concern about risks and compliance. This pattern holds across creative tasks where AI might threaten authenticity (content creation, campaign planning) and analytical tasks where AI augments human capabilities (data analysis, strategic decision support).

This research advances marketing practice and theory in several ways. First, it demonstrates that AI literacy represents a necessary but insufficient condition for effective AI adoption in marketing organizations. Second, it reveals a critical misalignment between lay intuitions and actual usage patterns, with implications for training programs, resource allocation, and change management strategies. Organizations investing heavily in AI literacy initiatives may fail to address deeper organizational and psychological barriers that determine whether knowledge translates into appropriate usage. Third, by documenting systematic overuse among senior professionals and excessive caution among junior staff, we identify a potential source of organizational inefficiency and risk. Finally, we provide practical guidance for firms navigating AI adoption: effective implementation requires not only skill development but also organizational design that balances innovation encouragement with appropriate governance, particularly for employees at different career stages and hierarchical levels.

Artificial Intelligence in the Customer Journey from a Holistic Perspective: Sweet Spots, Hot Spots, and White Spots

Marcus Schögel (University of St. Gallen) *, Laura-Eve Grellmann (University of St. Gallen), Dennis Herhausen (Freije Universiteit Amsterdam), Timo Schreiner (Nuremberg Institute for Market Decisions (NIM)), and Fabian Buder (Nuremberg Institute for Market Decisions (NIM))

AI is transforming customer–company interactions with a speed and intensity unmatched by previous waves of digital innovation. Whereas earlier technologies provided automation or enhanced targeting capabilities, contemporary AI—including machine learning, conversational agents, and generative AI—reshapes *how*, *when*, and *why* interactions occur across the entire Customer Journey. These systems enable firms to deliver hyper-

personalized, context-sensitive, and increasingly autonomous experiences at scale, offering substantial opportunities for value creation but also raise concerns related to transparency, fairness, autonomy, and customer trust (Aguirre et al., 2015; Castelo et al., 2019; Martin & Murphy, 2017).

Despite this transformative potential, academic research on AI in marketing remains fragmented. Much of the literature focuses on specific applications such as recommender systems (Adomavicius & Tuzhilin, 2005), personalized advertising (Bleier & Eisenbeiss, 2015), dynamic pricing (Chen, Li & Sun, 2021), or automated decision support (Dietvorst, Simmons & Massey, 2015). While these contributions provide depth, they rarely consider how these systems collectively shape Customer Experience (CX) across multiple journey stages. In contrast, contemporary CX research stresses that customer perceptions arise through interconnected touchpoints that unfold over time (Lemon & Verhoef, 2016; Kranzbühler et al., 2018; McColl-Kennedy et al., 2019). This indicates a fundamental misalignment between the siloed nature of much AI research and the inherently systemic nature of customer journeys.

This research addresses this gap by proposing a holistic, dual-perspective framework for analysing the role and impact of AI across the Customer Journey. Building on established CX and service research foundations (Becker & Jaakkola, 2020; Verhoef et al., 2021), it introduces a differentiated structure of **sweet spots**, **hot spots**, and **white spots** to identify where AI interventions create customer and firm value, where they introduce friction or risk, and where significant potential remains unrealized. The framework provides an integrative lens for theorizing AI in marketing not as a single technology, but as a cross-cutting phenomenon embedded in broader sociotechnical systems.

The first major contribution is the synthesis of multiple research streams into a coherent journey-based perspective. AI systems now influence every stage—from need recognition and information search to usage and service recovery. However, AI's impact cannot be fully understood by examining isolated touchpoints. Holistic CX models (Lemon & Verhoef, 2016; Becker & Jaakkola, 2020) emphasize that customers interpret interactions not individually but cumulatively as part of a broader relational process. The proposed framework thus integrates AI across pre-purchase, purchase, and post-purchase stages, illustrating how value emerges from the *sequencing* and *coherence* of AI-enabled touchpoints. This responds directly to calls for more systems-level theorizing in marketing (Shankar et al., 2021) and provides conceptual scaffolding for future empirical investigations.

A second key contribution is the integration of customer and firm perspectives into a single conceptual model. This dual-perspective approach reconciles diverging priorities by showing how AI-driven interactions generate value only when both sides benefit.

Personalization may increase conversion but backfire if perceived as overly intrusive (Bleier & Eisenbeiss, 2015; Aguirre et al., 2015). Chatbots improve efficiency but reduce customer satisfaction in high-empathy contexts (Gnewuch et al., 2017). Algorithmic decision-making enhances consistency but triggers resistance when outputs seem unfair or opaque (Castelo et al., 2019; Longoni, Bonezzi & Morewedge, 2019). By examining these tensions across journey stages, the framework highlights the need for organizations to balance customer experience, transparency, and operational efficiency when deploying AI systems.

The third contribution is a novel classification that maps where AI creates value, where its risks are concentrated, and where substantial opportunity remains:

(1) Sweet spots: Touchpoints at which AI consistently creates value for both customers and firms. Examples include predictive service (Huang & Rust, 2021) and personalized product discovery (Bleier & Eisenbeiss, 2015); **(2) Hot spots:** Areas where AI is powerful but prone to negative outcomes such as perceived manipulation, unfairness, or loss of autonomy (Aguirre et al., 2015; Martin & Murphy, 2017). Dynamic pricing (Chen et al., 2021) and opaque personalization often fall into this category; **(3) White spots:** Underdeveloped areas with substantial future potential—such as AI-enabled co-creation, emotion-sensitive journey design, or post-consumption learning loops (McColl-Kennedy et al., 2019).

This structure highlights overlooked layers of AI-driven experience formation and offers a roadmap for organizational and scholarly prioritization. It clarifies where AI enhances, undermines, or complicates the Customer Journey, directly informing debates around transparency, fairness, autonomy, and trust in AI-enabled marketing.

Co-creating Privacy Value: Individuals' Self-investment in GenAI Data Disclosure

Johanna Zimmermann (University of Cologne), Jan H. Schumann (University of Passau),
Yakov Bart (Northeastern University) *, and Koen Pauwels (Northeastern University)

While marketing research has primarily focused on how firms violate individual privacy through data collection via AI technologies (Puntoni et al., 2021; Quach et al., 2022), millions of individuals use GenAI in their daily lives, thereby disclosing large amounts of

data about themselves and their environments. Prior privacy research suggests such self-disclosure should increase privacy risk perception, resulting in predominantly negative consequences for privacy value. However, building on co-creation and customization literature, we suggest that the inherently interactive nature of GenAI may counterbalance negative effects by transforming data disclosure from a "necessary evil" to a powerful tool for co-creation, self-expression, and self-expansion. Individuals directly invest themselves in GenAI by inputting data, making them integral co-creators of outputs. This self-investment through personal data disclosure generates immediate, tangible value through AI-generated solutions, creative expressions, and enhanced capabilities. In line with research on psychological ownership, we further argue that this active participation fosters a sense of ownership over the outcomes, fundamentally altering the privacy calculus. When individuals perceive their data as fuel for personal growth and creative expression rather than mere corporate extraction, they may experience enhanced privacy value despite increased disclosure, as the benefits of self-actualization and co-created utility outweigh traditional privacy risks in their subjective evaluation.

In this paper, we aim to test this theory of how individuals' self-investment in interactions with generative AI tools affects their privacy value perceptions, delineate the underlying mechanism, and identify factors that increase individual self-investment in interactions with generative AI tools while preserving their privacy. To this end, our multi-method approach including (qualitative) surveys and experiments. In Study 1, with participants recruited from Prolific, we find that participants report the highest value of perceived self-investment in GenAI data disclosure compared to other forms of data disclosure (i.e., active, passive, hybrid; Zimmermann et al., 2024), even when such disclosure is not required. Our qualitative insights from Study 2 provide rich examples of individuals' personal experiences with GenAI tools (e.g., usage behaviors, purposes, and outputs) and support the initial assumption that GenAI data disclosure represents a context of high self-investment, in which individuals actively contribute to shaping their experiences and co-creating their desired outputs (Arora et al., 2024; Celiktutan et al., 2024). In this study, we further find that self-investment positively influences privacy value perceptions and delineate the underlying process: as individuals invest more of their "self" in a co-creation process with GenAI, this self-investment enhances individuals' perceived ownership of the outputs as these contain parts of the individual's self (Klesse et al., 2019). This psychological ownership has benefit-enhancing effects (Morewedge et al., 2021), which ultimately positively impact

perceptions of privacy value. However, because the reported interactions are not highly data-intensive, Study 3, a scenario-based experiment, tests this mechanism across low and high data-intensity contexts. Study 4 replicates and extends the findings in a controlled lab setting. Finally, in order to identify factors that may positively drive self-investment in GenAI data disclosure processes, we conducted a field study with a German firm offering AI literacy trainings. We find that increasing AI literacy through these trainings will help individuals invest more effectively in GenAI data disclosure processes, leading to increased ownership perceptions of the output and ultimately greater perceived privacy value evaluations.

With our research, we extend privacy literature by showing that individuals' self-investment in the process (i.e., increased self-disclosure) can have positive effects on their privacy value perceptions. We delineate the underlying process and find that this effect depends on individuals' perceptions of the output of the GenAI data disclosure. From a practical perspective, we help firms understand how they could implement generative AI tools in their customer- or employee-facing processes in a way that allows and encourages individuals to invest themselves, so that both parties benefit from the input (i.e., data as a valuable resource for companies) and the output (i.e., the desired output for individuals). Finally, we inform policymakers about the importance of enacting regulations that preserve the privacy of individuals as they (irrationally) disclose large amounts of personal data in their interactions with generative AI tools.

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