Title*: "Ethical AI in Marketing on Consumer Brand Trust: Determinants, Manifestation and Trust-Building Mechanisms - A Study Among Experts"*

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Abstract:
Artificial Intelligence (AI) is reshaping marketing practices through hyper-personalization, efficiency gains, and engagement, but digging loops for ethical concerns related to data privacy, opaque decision-making processes, relentless nudging behaviors, and malicious purposes. This study examines ethical AI practices in marketing by reviewing existing literature on AI applications in marketing practices, emerging ethical challenges, and their impact on consumers' brand trust. To explore these issues, an empirical study adopts a qualitative design and conducts semi-structured interviews with AI experts and marketing professionals. The data analysis, following Gioia's systematic approach, reveals ethical tensions ranging from marketing deception to transparency issues around algorithmic bias, loss of governance, and regulatory violations that shape how consumers perceive trust in AI-driven marketing. By identifying these ethical concerns and clarifying their relationship to trust-building, the study provides a conceptual foundation for understanding ethical AI in marketing and offers guidance for developing responsible, trust-enhancing AI practices.

Résumé en Français:
L'intelligence artificielle (IA) transforme les pratiques marketing grâce à l'hyper-personnalisation, aux gains d'efficacité et au renforcement de l'engagement, tout en soulevant des préoccupations éthiques liées à la confidentialité des données, à l'opacité des processus décisionnels, aux techniques d'incitation comportementale nudging intrusives et aux usages malveillants. Cette étude examine les pratiques éthiques de l'IA dans le marketing en passant en revue la littérature existante sur les applications de l'IA, les défis éthiques émergents et leur incidence sur la confiance des consommateurs envers la marque. Pour explorer ces questions, une étude empirique adopte une approche qualitative fondée sur des entretiens semi-directifs menés auprès d'experts en IA et de professionnels du marketing. L'analyse des données, réalisée selon la méthode systématique de Gioia, met en lumière des tensions éthiques allant de la tromperie marketing aux problèmes de transparence concernant les biais algorithmiques, la perte de gouvernance et les violations réglementaires qui façonnent la perception de la confiance des consommateurs à l'égard du marketing piloté par l'IA. En identifiant ces enjeux éthiques et en clarifiant leur lien avec l'instauration de la confiance, l'étude fournit un fondement conceptuel pour comprendre l'éthique de l'IA dans le domaine du marketing et propose des lignes directrices pour élaborer des pratiques responsables favorisant la confiance.

Keywords: Artificial Intelligence, Brand Trust, Ethics, Consumers' Perceptions

Introduction

Artificial Intelligence in marketing can be defined as the application of intelligent systems that exhibit human-like cognitive capabilities to analyze, learn from and adopt to consumer data to understand and influence consumer sentiments, satisfaction, brand trust and engagement perception, optimize customer relationships and automate marketing decisions to achieve superior outcomes (Mustak et al., 2021; Davenport et al., 2020; Huang & Rust, 2021; Kumar et al., 2023; Teepapal, 2025). From customer experience to marketing operations and up to business decision-making, AI is already affecting almost all the functional themes of Marketing (Hildebrand, 2019; Pitt et al., 2023) at varying degrees of severity, and in the future there will be more possibilities for the applications of AI to integrate into marketing practices (Kumar et al., 2019; Wirth, 2018).

Although AI's popularity and application in marketing are enormous, various challenges have emerged, including social uncertainties, data violations, biased algorithms, and ethical concerns (Saez-Ortuño et al., 2023). The drive for "hyper-personalization" requires the collection and analysis of massive amounts of consumer data; the benefit of tailored experiences is often directly proportional to the degree of intrusion into consumer privacy (Jarek & Mazurek, 2019). As tasks are increasingly delegated to autonomous systems, AI's opaque decision-making process may produce a black box effect, making transparency difficult and eroding consumer trust (Floridi et al., 2018). Recent evidence suggests that only 12% of organizations have fully refined their consent management workflows, leaving a gap where consumers cannot understand how decisions are made, thus preventing the development of deep-seated trust (Tasnim et al., 2025).

These ethical challenges could directly or indirectly impact consumer brand trust. Irresponsible data collection without explicit consent can lead to consumer hesitation and erode trust. Recent surveys indicate that a significant percentage of users are worried about data misuse, which in turn impacts their confidence in AI-driven services (Nadeem, 2025). Factors such as algorithmic fairness, transparency in AI systems, and consumer data privacy are significant predictors of consumer trust in AI-driven marketing (Khoso et al., 2025). Furthermore, user-friendly interfaces, investing in robust data governance frameworks, adopting "privacy-by-default"and "privacy-by-design" approaches can create a more transparent-based interaction between brands and consumers (Yilmaz & Ashqar, 2025; Saura et al., 2024).

Despite the growing integration of AI in marketing and the emergence of new ethical challenges, limited research has examined the ethical implications of AI-driven practices from a consumer perspective, particularly the relationship between ethical AI and brand trust. To address the gap, this study will investigate the underlying ethical challenges that arise during the development and deployment of AI in marketing. The research question is *"What ethical challenges arise in marketing from the types of AI employed and how experts perceive the relationship between ethical AI and brand trust?* As part of a sequential qualitative design, the second phase of the exploratory study will be with consumers to explore which ethical factors mostly influence their trust when they communicate with brands.

1. Literature Review

1.1. Artificial Intelligence in Marketing

Artificial intelligence (AI) in marketing is defined "*as the use of machine learning algorithms, natural language processing, and other AI technologies to personalize marketing messages, optimize campaigns, and improve customer engagement*" (Nwachukwu and Affen, 2023, p.49). For Huang and Rust (2018), there exists 4 classifications of AI intelligences: Mechanical AI (marketing automation), Thinking AI (personalization), Feeling AI (market positioning), and Emotional AI (search engine optimization) which reflect an increasing sophistication in AI's capability to mimic human intelligence (see Appendix 1). However, the broad usage of various AI technologies for personalization, data analysis, and targeted advertising often depends on extensive data gathering, raising concerns about privacy and data security. Beyond technical capabilities, the implementation of AI in marketing introduces ethical tensions related to consumer data privacy, autonomy, fairness and transparency. Prior research highlighted that AI's implementation has sparked considerable ethical debates including privacy concerns, systematic dehumanization, and the risk of engagement-maximizing algorithms can alienate or exploit the consumer (Lobschat et al., 2021; Puntoni et al., 2021). These tensions do not stem from AI technology itself but from psychological friction in how consumers interpret specific AI-enabled practices.

To illustrate this mechanism, consider hyper-personalized recommendations in marketing. Technically, when systems use predictive models to recommend products or services based on consumer behavioral data. The practice is not inherently unethical. However, when consumers receive too precise or unexpectedly tailored recommendations, they may experience perceived surveillance, the feeling of being monitored (Puntoni et al., 2021). Such perception directly affects the integrity dimension of trust as consumers question the brand's honesty and intention (Mayer et al., 1995). Thus, the unethical practices not only erode brand trust but also the perception it generates.

1.2. Brand Trust and Ethical AI

The first to study brand trust were Morgan and Hunt (1994), who defined brand trust as the adherence to a set of principles that the brand communicates to consumers, ensuring honesty and fairness (see Appendix 2). AI-enabled practices violate perceived fairness or transparency, undermining integrity-based trust. Ethical AI should not depend only on established principles because insufficient transparency and the unethical application of AI systems can result in consumer mistrust and doubt regarding brands (Mittelstadt, 2019). On the other hand, when AI is implemented responsibly and transparently, It can reinforce benevolence-based trust. Ethical AI practices can therefore strengthen brand identity (Ghodeswar, 2008), foster brand loyalty (Mansouri et al, 2022), and enhance customer recommendation or word of mouth (Lawer & Knox, 2006) but only when consumers perceive these practices as respectful of their autonomy and privacy.

The existing literature identifies several foundational ethical principles, such as data transparency, algorithmic transparency, fairness, equity, accountability, and confidentiality, as essential for responsible AI deployment. However, these principles are often discussed at a normative level, overlooking empirical evidence that connects them to consumer perceptions or explains how they shape consumer brand trust. The recent innovations in AI are drastically incorporated into marketing practices and transforming marketing by amplifying ethical concerns. Despite these evaluations, the literature still lacks practical ethical guidelines to ensure responsible managerial practices and safeguard consumers' privacy and trust. Regulatory frameworks such as the European AI Act are split into four different levels of risk, like unacceptable risk, high risk, limited risk, and minimal risk, for responsible AI development and

deployment as a common standard (EU AI Act, 2021)[1]. Existing regulations outline what organisations and businesses must comply with, but the Act does not provide sector-specific ethical guidelines for how marketing and managerial practices should design, monitor, and evaluate AI-based consumer interactions in a manner that safeguards privacy and trust. This gap requires exploratory qualitative investigations to capture both professional as examined in the present study and consumer interpretations, which will be addressed as subsequent explorative study. The following section therefore focuses on the methodological framework adopted for this study.

2. Methodology

This study adopted a qualitative research approach. The interview method was employed, focusing artificial intelligence experts and marketing professionals. This study chose a qualitative study because this design allows for an in-depth understanding of complex, context-dependent phenomena from the perspective of individual experiences and their perceptions (Denzin & Lincoln, 2011).—Data were collected using semi-structured interviews with nine experts in artificial intelligence and marketing professionals (see Appendix 3). The participants were selected based on their technical expertise, professional roles related to AI ecosystems, and involvement in the development and deployment of AI tools and models. A total of 9 interviews were conducted. Interviews were conducted either face-to-face or online using teams and zoom meeting applications, considering the distance and respondents' convenience. — Data analysis followed the Gioia approach, moving from informant-centric first-order concepts that preserve participants' terms and meaning, to researcher-centric second-order themes, and finally synthesizing these themes into higher-level aggregate dimensions (Gioia, Corley & Hamilton, 2013). An analysis grid (Excel) was used to conduct data analysis.

3. Results and Discussion

To systematically understand the relationships between AI marketing practices, ethical challenges, and brand trust, we developed an integrative framework (see Appendix 4; data structure). The framework organizes the findings into three distinct levels: determinants (root causes of ethical challenges), manifestations (specific ethical issues that emerge), and effects on brand trust (how these manifestations influence consumer brand trust, mediated by trust-building mechanisms). Before presenting this framework, we established two foundational levels of understanding: the conceptualizations of AI (how experts define AI) and the functional category (which identifies the three types of AI in marketing practices).

The objective of the study was to explore how AI experts and marketing professionals conceptualize and differentiate various types of AI in marketing, identify potential ethical challenges that may arise, and how experts perceive the relationship between ethical AI practices and consumer brand trust. —The experts define AI as multifaceted and technically grounded. The majority of participants traced AI to its mathematical and statistical foundation. This understanding aligns with the scholarly perspective that conceptualizing AI systems is fundamentally computational and statistical (Fokoué, 2026). —Across the interviews, the experts highlighted three functional categories of AI in marketing: Predictive AI, described as a system that analyzes patterns, anticipates behavior, and generates responses, was associated with concerns about manipulation and consumer profiling, particularly the capacity to “analyze consumer emotional vulnerability” (A6). Generative AI, which “decides and produces the content a user sees in real time” (A5), was associated with concerns about authenticity and deception. In-house chatbots, considered a secure, internally governed version of AI tools, were associated with concerns about internal data security and organizational accountability. While

[1] European Commission. (2021). https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52021PC0206

previous research has often treated AI as a monolithic category (Kietzmann et al., 2018; Davenport et al., 2020) rather than distinguishing between its heterogeneous forms, functions, and level of autonomy, the findings suggest that professionals make meaningful distinctions between AI types based on their functionality, interactivity, and organizational governance. — The three distinct levels of findings,

At the first level, this study identified two categories of determinants that generate ethical challenges: market & organizational pressures and human & structural factors. These determinants persist both in the development and implementation stages of AI, intensifying ethical challenges in AI-driven marketing. These determinants align with recent research showing that ethical vulnerabilities in marketing originate from organizational profit-intensive intention and human decision-making (Steinhoff, 2024; Ozturkcan & Bozdağ, 2025).

At the second level, this study has identified four categories of ethical manifestations associated with AI in marketing practices: deception & manipulation, loss of privacy & governance, algorithmic unfairness & inclusion, and human-governed oversight, reflecting both new risks brought forth by AI-enabled systems and long-standing ethical concerns in marketing (Khoso et al., 2025; Yilmaz & Ashqar, 2025; Floridi, 2022). Notably, while most participants emphasized significant ethical challenges in marketing, respondents A4 and A6 explicitly stated that they did not perceive major ethical challenges in marketing (Counter Intuitive- Dynamic:1). The participants viewed the ethical risk as being preventable by *"pre-deployment controls and monitoring"* (A6). This perspective underscores the importance of accountability and human oversight, suggesting that ethical issues are perceived as manageable and appropriate controls are in place. This aligns with responsible AI governance literature, which requires human responsible AI use, monitoring, regular auditing, and risk-mitigating frameworks to reduce ethical harms (Ozturkcan & Bozdağ, 2025; Floridi et al., 2018). However, this perspective reflects the foundational debate in AI ethics about whether technology is value-neutral or amplifies human intent.

At the third level, and most significantly, this study identifies four mechanisms through which ethical AI practices build consumer brand trust: ethical conduct, transparency, accountability, and regulatory adherence. These mechanisms synergistically operate to address different trust dimensions like integrity, competence, and benevolence (Mayer et al., 1995). The analysis also revealed two counterintuitive dynamics (2 & 3 sequentially) that challenge the assumptions of a straightforward ethics-trust relationship: the Impunity Paradox and Technology-Agnostic. The findings reveal that professionals do not view the relationships between ethical AI and consumer trust as straightforward or linear but much more complex. Participant accounts of the relationship between ethical AI and brand trust revealed two counter-intuitive dynamics (2)- the impunity paradox: unethical actors do not always lose consumer trust. The participant explained, *" unethical behavior does not automatically reduce trust"* (A3). This paradox challenges the implicit assumption in much of the AI literature that ethical violations inevitably lead to lowered consumer trust (Floridi et al., 2018; Mittelstadt et al., 2016). Aligning with the technology paradox perspective, recognizing consumer trust in a technology-mediated context is inherently paradoxical and contingent. Counter-intuitive dynamics (3)- technology-agnostic: the participant argues that AI is not the source of trust, but rather a tool that strengthens the existing relationship between a brand and its customer. Trust originates from brand values, identity, and relational history, not from technology used. The expert expressed, *" To get closer to clients, you must understand them better, and AI is well suited to strengthening brand trust"* (A4). This dynamic suggests that AI becomes a trust enabler only when it helps a brand better understand its consumers, personalize interactions, and deliver perceived value. When AI does not contribute to the relational foundation, it may even undermine trust. Majerova & Patik (2025), in their empirical research, showed that AI-generated marketing content reduces perceived trust, authenticity, and credibility when

recognized by customers. This aligns with broader consumer sentiments; half of U.S. consumers (50%) say "*they would prefer to give their business to brands that do not use GenAI*", according to a survey by Gartner, Inc. At the same time, according to the AI Consumer Trends Report, *"55% of consumers have had at least one 'aha' moment*" where an AI tool impressed them. These insights indicate that AI does not create trust on its own; rather, it strengthens trust when it enhances brand understanding, clarity, and relevance. When AI fails to do so or when its use becomes visible in ways that reduce authenticity, trust may decline.

4. Theoretical and Practical Implications

4.1 Theoretical Implications

The findings make three principal contributions to ethical AI, marketing practices and brand trust.— Refining the Conceptualization of AI in Marketing: This study contributes to the conceptualization of AI Itself. While previous research has often treated AI as a monolithic category (Kietzmann et al., 2018; Davenport et al., 2020) rather than distinguishing among its heterogeneous forms, functions, and levels of autonomy, the findings suggest that professionals make meaningful distinctions among AI types based on their functionality, interactivity, and organizational governance. This distinction carries significant ethical and practical implications for each AI, such as predictive AI, generative AI, and an in-house chatbot. These findings extend the work (Chatterjee et al., 2023; Feuerriegel et al., 2024) by demonstrating that professionals differentiated AI based on ethical considerations, a nuance which is not fully explained in the current literature.This suggests that ethical AI research must move beyond generic discussion of "AI" to address the specific ethical implications of respective types of AI.The findings complement this work by showing that professionals' differentiated AI types play a critical role in shaping trust dynamics. When practitioners accurately distinguish low-risk and high-risk AI systems, they may apply appropriate governance measures that can mitigate the cycle of mistrust associated with 'AI Washing' and 'AI Booing'. Conversely, when AI is treated as a generic "tool," ethical risk may be underestimated, amplifying the same cycle of mistrust identified by Ozturkcan & Bozdağ (2025). — Extending the Multidimensional Trust Model to AI Marketing: This study contributes to the extension of Mayer, Davis and Schoorman's (1995) multidimensional model of organizational trust to the context of AI marketing. The original framework differentiated three dimensions of trustworthiness: ability (which relates to competence and reliability), benevolence (the perception of a positive orientation of the trustee toward the trustor), and integrity (adherence to principles and honesty). However, the model does not specify how different organizational practices selectively influence distinct trust dimensions or how emerging technology such as AI reshapes trust formation. The findings shows that different trust-building mechanisms affect different trust dimensions (see Table 1).

Table 1 : Ethical Mechanisms and their Differential Effects on Trust Dimensions

Mechanism	Primary Trust Dimension Affected	Explanation
Ethical Conduct	Benevolence & Integrity Trust	When brands demonstrate the genuine concern for consumers' well-being through ethical practices and authentic AI use, consumers perceive the brand is caring (benevolence) and honest (integrity).
Transparency	Integrity Trust	When brands make AI practices visible, explainable, and justifiable, consumers perceive the brand as honest and principled.
Accountability	Integrity Trust	Being willing to explain, justify, and be answerable for AI practices indicates honest and principled behavior.

Regulatory Adherence	Ability (Competence) Trust	Respecting regulations when a brand has the capability and process to comply with legal and ethical standards.

The differentiated mapping extends Mayer et al. (1995) model by specifying the mechanisms through which each trust dimension is influenced; an aspect the original model does not explicitly theorize. Recent scholarship has affirmed that this framework can be meaningfully adopted to AI systems. Research in human-robot interaction shows that people routinely apply social trust judgments such as perceived ability, integrity, and benevolence to non-human agents, including algorithms and autonomous systems (Mayer & Mayer, 2024; Singh & Mayer, 2024). Trust-building mechanisms such as transparency primarily affect integrating trust, not trust uniformity. This suggests that transparency is not a single mechanism for all trust concerns; rather, it addresses a specific dimension of trustworthiness. Similarly, the findings that regulatory adherence affects competence trust , and accountability affects integrity trust suggest that being held respectful to regulation and responsible leads to both principal conduct and capability. This interpretation aligns with recent findings by Buder (2025)[2], who argues that "transparency alone does not create trust." This result deepens this claim by showing that transparency must be complemented by ethical conduct mechanism, accountability, and regulatory adherence to influence multiple trust dimensions effectively.

—Trust is non-linear in AI marketing: another contribution of this study is identifying the impunity paradox: unethical AI practices do not always reduce consumer trust. This challenges an implicit assumption in much of the AI literature that ethical violations inevitably lower consumer trust (Floridi et al., 2018; Mittelstadt et al., 2016). Instead, it suggests trust can be shaped less by ethical violations themselves and more by consumer dependence on that product, network effects, and perceived utility. Trust in AI marketing is not linear, but contingent and often paradoxical.

4.2 Practical Implications

The findings offer three implications for marketing practitioners. — Adopt a differentiated approach to AI governance: organizations should recognize that different AI's pose different ethical risks. Classify the level of risk of each AI application. Predictive AI requires safeguards against manipulation and consumer profiling, which is linked with consumer emotional vulnerability. Generative AI requires safeguards against deception and authenticity concerns. In-house chatbots require safeguards against data security and governance risk. A one-size-fits-all approach to AI governance is insufficient. — Integrated ethical AI practices: the findings highlighted that transparency is central to integrity trust, but transparency alone is insufficient. Organizations should invest in ethical construct such as explainable AI, clear customer communications about data collection and AI- decision making (explain why an algorithm decision may impact consumers and specify the level of necessary), but they must also establish accountability structure, including clear attribution of responsibility (specifying naming with AI applications and responsible practitioners to trace for misconduct), audit process (strong human oversight & monitoring), enforcement mechanism with respect AI regulation from paper to practice .— Adopt a portfolio approach to trust management: this study's identification of a compensatory trust mechanism suggests that organizations can strategically manage trust across multiple dimensions. In a word, when one trust mechanism is hard to explain or weak, others can partially compensate. For example, imagine a financial company launching an AI-powered loan recommendations tool. Practically, it is really hard to explain all aspects of how AI algorithms make decisions to evaluate applicants because the model uses complex machine learning techniques that are technically complex to understand. In such a case, if an organization

[2] https://www.nim.org/en/publications/detail/transparency-alone-does-not-create-trust

struggles to achieve transparency, it may still maintain overall trust by excelling in other trust dimensions such as competence (delivering consistently accurate, fair, and fast decisions) or benevolence (using AI to identify mitigating circumstances, provide personalized support, or protect vulnerable consumers). However, this compensation has limits, and organizations should not treat strong competence or benevolence as a substitute for ethical conduct or transparency. Compensation can not justify ethical neglect. When consumers suspect low transparency and low compensation, trust can diminish.

5. Conclusion

The study contributes to the growing literature on ethical AI in marketing by examining how professionals perceive the relationship between ethical AI practices and brand trust. The findings reveal a broad set of ethical challenges in marketing that emerge both at the implementation and development levels, with a strong emphasis on issues arising at the implementation level. The findings also highlight that ethical challenges in marketing stem from long-standing practices such as persuasive intent, data-driven segmentation, and performance-oriented optimization. Modern AI technologies amplify these traditional marketing challenges, reinforcing new forms of ethical risk, including opacity in decision-making, algorithmic bias, intrusive personalization, hyper-targeting, and violations of consumer data privacy. These challenges derive from both technical factors (biased data, model design, loss of control of open AI models) as well as managerial choices (intentional targeting, discrimination, KPI-driven optimization, and limited human oversight).

The findings also highlighted the mechanism of trust-building through embedding ethical conduct into system design, transparency, accountability, and practical implications of regulations, all underpinned by strong human oversight. These mechanisms differently affect distinct trust dimensions: integrity, competence, and benevolence, thereby extending (Mayer et al., 1995) multidimensional trust model to the AI marketing context. These findings offer both theoretical insights for scholars and actionable guidance for marketing practitioners navigating the ethical complexities of AI adoption.

However, several limitations should be acknowledged. Firstly, the study is based on an expert sampling of nine participants, which limits the breadth of the perspective and data maturity. We will conduct some more interviews, as technology is rapidly changing, with emerging dynamic ethical challenges in marketing. Secondly, the data analysis is based on a manual data analysis grid (Excel), which was effective for maintaining transparency and close engagement with the data, but was highly time-consuming to identify patterns and code. Finally, the choice of sampling can exclude other stakeholders, like policymakers, AI regulators' bodies, or ethical experts of innovative corporations, whose perspectives may be essential to understanding AI ethics and trust.

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Appendix 1. Categorization of AI

Mechanical AI	AI systems designed to perform repetitive, rule-based tasks with precision and speed, mimicking the functionality of machines or human tools without emotional intelligence (Huang & Rust, 2021).
Thinking AI	Thinking AI is data- and analytical-based. It has the ability to process and analyze large amounts of data (i.e., big data) and learn from them for personalized output (Huang & Rust,2021), (Russell & Norvig, 2016).
Feeling AI	Feeling AI, such as voice analytics, conducts real-time analysis about call center agents' conversations with customers, and provides suggestions about the best way to respond (Huang & Rust, 2021), Picard, 2000), (El Kaliouby & Robinson, 2011).
Emotional AI	AI that goes beyond recognizing and responding to emotions to fully comprehend emotional context, adapting responses in real-time to enhance user engagement and empathy. Often used in healthcare, education, and entertainment.Yang et al. (2018), Rangel et al. (2020).

Appendix 2. Definitions of Brand Trust

Authors	Definition
Chaudhuri & Holbrook (2001)	Willingness to rely on the ability of the brand to perform its stated function.
Delgado-Ballester et al. (2003)	Brand trust is a unidimensional conceptualization that completely ignores the motivational aspects associated with the concept, which may limit the conceptual richness of the phenomenon.
(Morgan & Hunt (1994)	Adherence to a set of principles that the brand communicates to consumers, ensuring honesty and fairness.
Andaleeb, 1992; Doney & Cannon, 1997; Larzelere and Huston, 1980).	It is based on the consumer's belief that the brand has specific qualities that make it consistent, competent, honest, responsible and so on, which is in line with the research on trust.
Casalo et al., (2007)	Brand trust can be discussed as a cognitive component which may induce emotional response, namely brand affect.

Appendix 3. List of interview Participants

Participant	Choice of Expertise	Professional role	Industry/Sector	Geographic Context
A001	Artificial Intelligence (AI)	Director of AI	Cybersecurity	Paris , France
A002	Data Engineer	Senior Consultant	Insurance	Paris , France
A003	Artificial Intelligence (AI)	Founder CEO	AI-powered Immersive Training	Lille , France
A004	Artificial Intelligence (AI)	General Manager and CEO	Technology and AI Consulting	Paris , France
A005	Marketing Professional	Senior Manager	Healthcare	Paris , France
A006	Marketing Professional	Industry Speaker and Founder	Training and Consulting firm	Paris , France
A007	Marketing Professional	CEO	Digital Marketing & AI Training	Montpellier , France
A008	Artificial Intelligence (AI)	Founder	AI governance & technology	Oklahoma, USA

A009	Marketing Professional	AI Governance & Compliance Strategy	AI governance & technology	Berlin, Germany

Appendix 4. Data structure

Level	Aggregate Dimensions	2nd-Order Themes	1st-Order Codes (Informant-Centric)
CONCEPTUALIZATIONS OF AI ***(How Experts Defines AI)***	**Foundational Principle**	Statistical Core	*"AI is built on statistics and linear algebra"* (A1)
		Combined Subfields	*"AI is seen as an interdisciplinary field combining machine learning, computer vision, NLP, speech processing, and statistical modeling"* (A1)
FUNCTIONAL CATEGORIES ***(Types of AI in Marketing)***	**AI Functionality In Marketing Ecosystems**	Predictive AI	*"Predictive AI in marketing can analyze emotional vulnerability"* (A6)
		Generative AI	*"Gen AI can decide and produce the content a user sees in real time"* (A5)
		In-House Chatbots	*"We only use simple ML internally; the real risk comes from employees using shadow AI that could leak documents, which is why we plan an internal LLM"* (A5)
LEVEL 1: DETERMINANTS (Cause of Ethical Challenges)	**Market & Organizational Pressures**	Competitive Market Pressure	*"In a competitive market, companies feel pushed to promise more advanced features than competitors"* (A1)
	Human & Structural Factors	Ignoring Boundaries	*"If people ignore boundaries and choose not to respect tools like ChatGPT, misuse comes from humans, not the technology"* (A4)
		Human Exploitation	*"LLMs are statistical engines with no intention; ethical issues do not come from the technology itself" A4*
		Data Confidentiality	*"As AI gathers more data, companies fear losing control, which is why we avoid sharing data with external systems" (A6)*
LEVEL 2: Ethical Manifestations (Ethical Issues That Emerge)	**Deception & Manipulation**	Marketing lie	*"Lies or exaggerated claims can severely undermine trust"* (A1)
		Hyper-Personalization	*"Hyper-personalized content can feel relevant, but it may also reduce trust when people feel overtracked, manipulated, or discriminated against"* (A6)
		Authenticity Loss	*"You cannot actually alter your visibility too much because that's giving false information to the people." (A1)*
	Loss of	Data Privacy	*"Using consumer data raises concerns about how data is*

	Privacy and Governance	Concerns	*processed, stored, and secured" A2*
		Intent Analysis without Permission	*"AI can analyze people's intent without permission, which is pretty bad too" A7*
		Violation of Regulatory Compliance	*"Without regulations like the RGPD, we'd operate in a uniform landscape, but some US companies don't respect these laws"* (A4)
	Algorithmic Unfairness & Inclusion	Discrimination	*"We targeted HPV prevention campaigns at mothers rather than fathers, which is a form of discrimination"* (A5)
		Algorithmic Bias	*"A machine learning model excluded important healthcare professionals simply because they never opened emails"* (A5)
		Information Asymmetry	*"80% of the search will be done through LLM. To me, that's really a challenge in terms of letting the customer have all the information to make his decision"* (A3)
Counter Intuitive-Dynamic:1	**Accountability & Human Oversight**	AI-As-Tool	*"To be honest, I see it more as a solution than difficulty because if I compare what I did two years ago without it and the question as well that I've put it into a controlled room"* (A6)
LEVEL 3: Effects on Brand trust (Outcomes & Dynamics)	**Trust-Building Mechanisms**	Ethical Conduct	*"Bad actors who use AI unethically, somehow someday we'll stop using them"* (A3)
		Transparency	*"To be transparent you have to explain what you do with AI"* (A7)
		Accountability	*"AI optimization and redesign the logic in a way that can ensure more transparent outcomes and accountability" (*A9*)*
		Regulatory Adherence	*"Regulation should ensure unethical actors are punished, especially non-European ones"* (A3)
Counter - Intuitive Dynamic: 2	**Trust-Ethics Dynamics**	The Impunity Paradox	*"The market should judge firms on ethical AI use, yet Meta shows that even after major data misuse scandals like Cambridge Analytica, services such as WhatsApp stay dominant. This indicates the market is not fully efficient: unethical behavior does not automatically reduce trust"* (A3)
Counter - Intuitive Dynamic 3		Technology-Agnostic	*"A brand that builds fundamental trust with its clients does so whether it uses AI or not. AI simply helps marketers better define the brand's foundations and improve its fit with the customer base. To get closer to clients, you must understand them better, and AI is well suited to strengthening brand trust"* (A4)