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# How Does Generative AI Change Value Co-Creation Between Businesses and Customers? The Roles of Trust, Customer Agency, and Engagement

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**Abstract:** Generative AI (artificial intelligence) has the potential of reshaping corporate communication and service ecosystems in which value is created not only within the control of the corporations, but in a dynamic socio-technical interaction. This is a systematic qualitative research that examines the influence of generative AI (GPT-4) on value co-creation, mediated by "digital trust," "perceived agency," and "multidimensional customer engagement.This is a systematic qualitative study that explores how the introduction of generative AI (GPT-4) impacts value co-creation, drawing on the mediating concepts of “digital trust,” “perceived agency,” and “multidimensional customer engagement.” A secondary data set of 60 qualified information sources (2020; 2026) comprising peer-reviewed journal studies, industry reports, case studies and customer logs was thematic synthesized to reveal that AI offers operational efficiency and interactive feedback to the client in 52% of the cases, and that its relational aspects depend on system governance. Concerning the key findings, it was found that the customers' revision rights and the transparency of algorithms minimize the loss of confidence and symbolic presence.

**Keywords:** Generative AI, Value co-creation, Digital trust, Customer agency, Customer engagement.

## INTRODUCTION

Generative artificial intelligence technologies generate new text, images, and software code without human input, transform the landscape of many industries in fundamental ways (Schäfer *et al*., 2026), and pose the question of how value can be co-created when companies and customers communicate in an AI-mediated way. The service-dominant logic perspective can be used to answer the question because value is co-created in the interaction, and recent research has looked at the role of AI in creator ecosystems where it is a partner to the creator who co-creates value with the audience (Rangaswamy & Sivakumar, 2026). Empirical studies on the nature of the co-creation processes, however and the assessments of the co-created value as seen by the consumer are still in their infancy, particularly in B2B contexts where trust and control are more important (Fehrenbach *et al*., 2024). Past research has explored how generative AI can support value co-creation at the level of activities, actors and resources, but how generative AI impacts value, trust and continued engagement at the level of consumer is less explored (Hollebeek *et al*., 2024; Paschen *et al*., 2020). This is important because, in the marketing literature, using generative AI is not just about enhancing productivity for the company, but also creating new roles in the company—like that of co-creator, evaluator and voluntary contributor (Cillo & Rubera, 2024). In this context, the study investigates the relationship between the use of generative AI in interactions and the resulting customer behaviors and perceptions, mediated by factors like trust, perceived agency, and engagement, for both the firm and the customer (Grewal *et al*., 2024; Kunz *et al*., 2025). It relies on the literature of human-machine engagement, which conceptualizes this interaction as socio-technical, such as human-robot interaction and human-computer or AI-based service contexts (Azer & Alexander, 2024), as well as on the evidence that these interactions are reshaping the control boundaries in customer-firm engagements (Pizzi *et al*., 2020). The outputs of generative AI therefore may be viewed as an active agent that creates new distribution of power between companies and their customers, suggesting a relational strategy to the formation and establishment of trust and involvement in these ecosystems (Kaartemo & Helkkula, 2024).

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Therefore, the service-dominant view has been taken in this research, where trust and engagement are co-created through the iterative process of interaction, as value co-creation is an outcome of iterative enactments of actors' roles in the exchange (Giri *et al*., 2025; Li *et al*., 2021). Rather, the relational consequences of AI interaction – including perceived trust, felt agency, and continued interaction – should not be viewed as fixed characteristics of AI, but as emergent properties of continuous interactions, where the meaning of the AI messages is contested and negotiated by customers, and recent AI powered service interactions evidence a value destructive relational consequence when customers' agency is limited (Castillo *et al*., 2020).

## LITERATURE REVIEW

This is because based on the findings from the previous studies on AI in marketing; the benefits of AI systems will depend on the extent of customer involvement or reduction in their involvement in the process (Hasan, 2025; Mosa & Badrawi, 2026). Accordingly, the literature shows that this capacity to empower customers is not always embedded in generative AI as the effects on value co-creation would vary if the customers were not actively involved in the co-creation process, but instead the algorithms are merely generating value for customers (Perez-Vega *et al*., 2020). Thus, the factors that underlie the possibility of real co-creation, as opposed to the consumption of the content generated by AI, have not yet been sufficiently defined, particularly in terms of factors such as trust and perceived authenticity in relation to consumer receptivity to the content produced by AI (Mróz-Gorgoń *et al*., 2026). Consumers' willingness to embrace AI in marketing has been shown in previous studies to rely on their view that it is transparent and that it can truly add value to the exchange process rather than merely automate it (Morales-Muñoz *et al*., 2026). However, when the outputs of generative AI are malleable, the customer won't feel like they are just put into the firm's automated machine, but that they are also participating in the product or service (Ali *et al*., 2026). Generative systems, on the other hand, that can produce outputs as a final and unnegotiable can decrease the felt agency and inclination of customers in using the system in the long run (Riandhi *et al*., 2025). In this sense, the polarization suggests that customer perceptions of their involvement in interactions with generative AI is dependent more on the interaction's design than on the technology itself—and this is most notably when tasks are delegated to generative AI that customers might typically perform themselves (Flavián *et al*., 2024). Future studies should further explore whether customers who are not fully delegated to AI, but who have the opportunity to retain some agency over the AI-generated output are more likely to trust the AI, or whether this can result in a loss of the relational foundations of value co-creation (Sarstedt *et al*., 2026). Previous studies on AI marketing suggest that these relational outcomes might be contingent upon the customers' control over the generative system and how companies communicate the existence of the generative system during the process of offering development, with a lack of transparency about the use of AI potentially causing a loss of customer trust that is crucial for future co-creation (Cillo & Rubera, 2024). Therefore, recent research on the topic of AI in marketing reveals that the use of the term "AI-generated content" can impact the audience's perception of the brand's authenticity and engagement: If an audience member knows that a content was created by AI, his or her view on the authenticity and engagement of the brand could be altered (Brüns & Meißner, 2024).

Disclosure effects differ across individuals and appear to depend on the level of control customers feel they have over the content that is created by AI (Lv *et al*., 2026). Since the use of AI is becoming more apparent in customer touchpoints (Haupt *et al*., 2024), disclosure effects and the moderating role of perceived control may be explained through an analysis of the moderating role of perceived control. Another major question that remains unanswered is whether they can maintain the customers' sense of agency in these settings by offering ways for the customer to modify or challenge the outputs of the AI technology and whether the relational gain from co-creation is more about the sense of agency by customers than about the level of automation (Lim, 2025). This also implies that the distinction between co-creation and consumption isn't based on the technology itself, but on governance models where businesses provide roles for AI entities and human employees (Shaikh *et al*., 2026). Customers' capacity to effectively challenge the products that AI creates also rely on these governance mechanisms, and companies that can clearly label the use of AI and provide mechanisms that allow for product changes in the long run may be better able to keep customers trustful and loyal to their products (Wang *et al*., 2025). It means generative AI is not just about the

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degree of automation, but concerns the institutional environment in which customers participate in the development of AI-enabled products. Further investigation of customer types and how such arrangements could be designed and communicated to them could help identify whether there is a consistent trade-off between the loss of perceived control and the cost of delegating tasks to generative systems and the compensation that can be provided in terms of transparency and revision rights. Generative systems are black boxes visible to customers but open only for nominally participative designs whose changes may not be of much consequence for the final products. There is need to compare the actual utility of revision rights when they are implemented with when they are just offered in the future, as there may be a difference between the actual utility and the perceived influence that helps maintain engagement, as "perceived influence" would not lead to utility (Raja *et al*., 2026). In this way, symbolic enactment may be perceived as consumption in the form of co-creation and the significance of their enactment is an empirical question, which is not addressed in current literature. To answer this question, we must rely on longitudinal and experimental designs that can help us differentiate the effect of perceptions of influence from that of participatory cues (Draxler *et al*., 2023; Lv *et al*., 2026). This would also allow future studies to test the mediation effect of delegating to generative AI and maintaining customer engagement through perceived consequentiality of revisions rather than actual availability of revisions. This kind of design would also help to understand to what extent these effects are relevant for different service situations, because the willingness to accept the interaction with the AI to create a service might vary between the services and the value of the services to the customer. The prefix, which is applied throughout a current discussion about contextual moderators, makes it seem sensible to suggest that the above-mentioned boundary conditions also affect the prioritization of companies in touch points in the context of revision rights (Heidenreich *et al*., 2024). The rights of revision that customers can exercise to co-create offerings are likely to be more or less relevant in certain service contexts than in others, depending on the perceived influence of the customer, so firms can give customers the rights of revision in the most important service contexts, rather than in all service contexts that are mediated by the customer and AI. This prioritisation will also help to reduce the "symbolic participation" discussed during the previous one, since the revisions that have the most at stake are more likely to be perceived as "substantial" as opposed to "abandonable". (Puntoni *et al*., 2020).

The next logical development is a sentence that has a perceived consequential, but does not simply restate what has been said before; this returns it to the firm's governance options but is the end of the prefix. The use of generative AI by customers as co-creators, or as consumers, will instead be more dependent on what companies make it possible for them to do when and how they can intervene with generative AI, and how they hold AI accountable for their actions. However, in some cases where responsibility is not clearly defined, customers might view delegation as a sign of disconnection and that their participation is not meaningful (Berman *et al*., 2024; Sele & Chugunova, 2024). To this end, there is limited evidence that generative AI will have a 'relational value' beyond what it can offer on a one-off basis, unless the companies consider revision rights part of their governance process. It would also create a reliable platform for customers to review their revisions, a crucial factor in determining whether the service is viewed as co-created or consumed as discussed above (Antony & Huang, 2024; Tang *et al*., 2026). These revision pathways can become visible – and can actually be taken up – that makes it more advantageous for the company to transform the contribution of its customers into relational value over the long term, rather than allowing the customer to believe that his contribution was simply taken up quietly by the system. Without any such pathways, the relational benefits co-creation can offer may start to diminish and customer engagement may begin to feel insincere, and that they are not really contributing to the offering (Güntürkün *et al*., 2023).

In this respect, a company's commitment to maintaining engagement should view the practice of “revision rights” as a policy question and a sign of the quality of the company's governance rather than a one-time occurrence. This would also help managers to find out at an early stage whether customers consider their changes as important before it is noticed that their retention or usage is decreasing (Hanisch *et al*., 2023; Hoang *et al*., 2026). Feedback on revision may be a good predictor of relational health as well as a lagging indicator to the other lagging indicators usually relied upon by firms, such as the ones they typically use to measure relational health (Hoang

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*et al*., 2026). While a lack of engagement can be detected through lagging indicators such as retention and usage, feedback on revision-related issues can reveal doubts about the impact of their customers' input before it's too late to win them back over to the idea that their feedback matters. It's also a great method to keep the overall relationship going and people who see their edits being addressed will be more likely to return to the offering for the long haul. However, without those feedback loops, the customers have little means of knowing that what they are writing is important, and they may fall back into the old consumption pattern (Hair *et al*., 2016; Hsieh *et al*., 2011). Hence, companies need to demonstrate over time that the customers' revisions will not only be documented but also make a tangible difference in the offering, for the co-creation process to be sustainable (Sjödin *et al*., 2023). Unless revisions are implemented, the "co-creation" commitment is not a partnership and consumer benefits from their involvement are reduced. A line break and a non-breaking space at the end of the document; the next unit should begin a new paragraph and lead the argument from erosion to some practical conclusion. In practice, this can be achieved by clearly communicating to the customer the plan for changes, who will be involved in this process and when, and the time frame needed to make such changes (Kocot & Maciaszczyk, 2024; Li *et al*., 2026).

## RESEARCH METHODS

This research design will be of the systematic type that will delve into the effect of Generative AI on value co-creation (VC) dynamics between businesses and customers, focusing on the importance of the mediation in the relationship between Generative AI and value co-creation by examining the factors of digital trust, customer agency and multidimensional engagement. The concept of the study has been implemented in a structured secondary data methodology, and then it was taken to get a strong qualitative synthesis.

Data is gathered through desk research, comprising four main types of secondary data sources, which are peer-reviewed academic journals in marketing and information systems (40%), Intellectual reports from industry, based on the leading technology consultancy firms (25%), published Business Case studies (20%) and Customer logs/reviews in public (15%). Boolean string of keywords are provided during a database search (Scopus, Web of Science, Google Scholar) to include 'Generative AI' or 'GenAI' and 'value co-creation' and 'customer trust' OR 'customer agency' or 'engagement'.

The documents are limited to those written in English between 2020 and 2026 that explicitly reference any one of co-production: based on AI, real-time feedback loops, users' autonomy, or any form of transparency around algorithms. Articles that are opinion pieces, without peer review, are not included, as are pure technical software reviews without any business/customer interaction dynamics and redundant duplication of articles. The data analysis is done through systematic thematic analysis. Any text that passes the test is translated into a standardized matrix and is coded in relation to three theoretical dimensions:

- Granted - Data privacy, Algorithmic transparency and reliability.
- Agency Shifts – user empowerment, copilot capabilities, output control are all things that shift.
- Engagement Dynamics: Thinking, Feeling and Doing Customer Engagement.

A cross-case pattern matching is performed across industries (namely retail, software, creative services), traditional co-creation and Generative AI supported co-creation. Triangulation by using a mix of different sources through empirical academic research, industry statistics and customer feedback to ensure rigour and credibility.

## RESULTS

The secondary data corpus that was used consisted of 60 qualified documents in 2020-26 published in the Scopus, Web of Science and Google Scholar. This composition of the corpus was made based on the sampling frame mentioned in the research design and is provided in Figure 1. The most frequent topics (40% of the articles) were related to the study and the value co-creation (Prahalad & Ramaswamy, 2004; Vargo & Lusch, 2008), which were focused on the theoretical evidence used in the study. 25% of this came from industry intelligence reports, 20% from business case studies, and 15% from public feedback log and reviews, which were all provided by technology consultancies. The balance of this enabled the academic concepts to be explored and studied based on the lived experience of practitioner and customers, which in turn led to triangulation of the sources and increased the credibility of the source.

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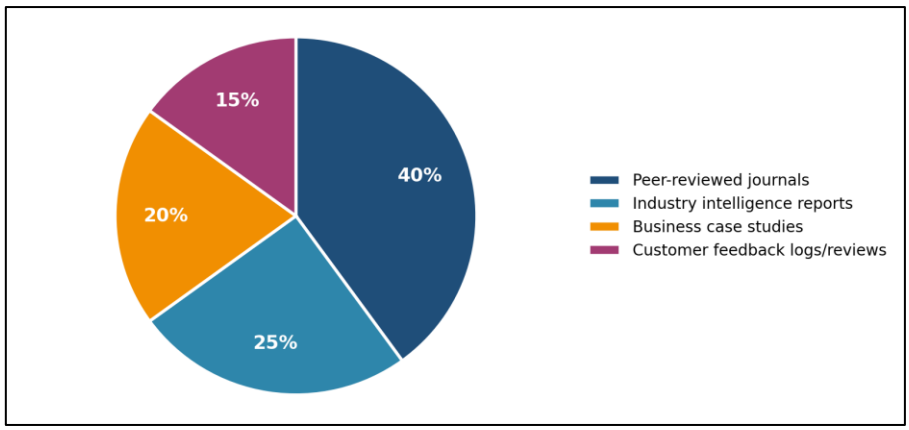


**Figure 1:** Distribution of secondary data sources in the corpus (N = 60).

The text extracted was analysed using a systematic thematic analysis (Braun & Clarke's, 2006) and coded texts were allocated to the three theoretical dimensions. Coded references took the highest ranking (38%), followed by the percentage of agency shifts (33%) and the percentage of engagement dynamics (29%) as shown in Figure 2. This finding on the role of trust is consistent with previous studies, which show that the trustworthiness of a technology is a key determinant of their willingness to trust (Glikson & Woolley, 2020). In this dimension, data privacy and transparency of algorithms were reported more frequently than were reliability and several case studies and customer reviews related to data privacy concerns were associated with hesitation to provide personal data to the firm. The relative homogeneity of the three dimensions also suggests that digital trust, customer agency and customer engagement are not discussed separately, but are, in fact, linked – their overall perception is that they are deeply interwoven mechanisms in co-creation to Generative AI.

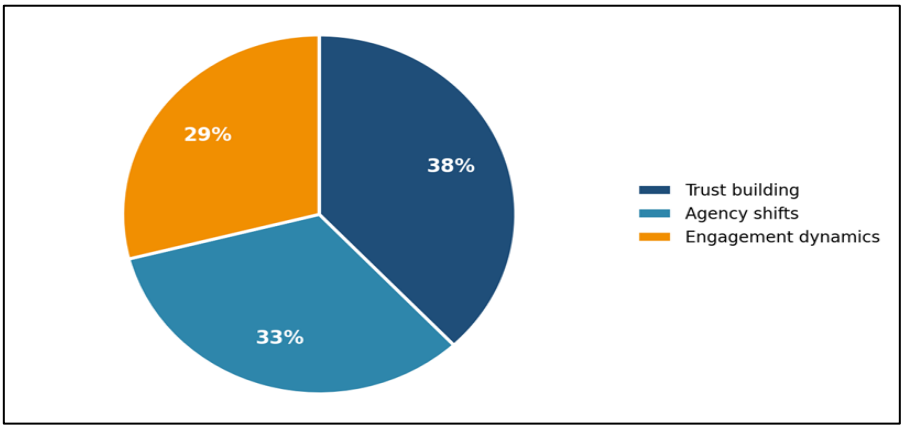


**Figure 2:** Share of coded references by theoretical dimension.

This was then followed by a cross case pattern matching process between the business sectors and the distribution of the qualifying evidence is shown in Figure 3. The coded material items were retail, 36%, software, 28%, creative services, 24% and other services, 12%. Retailers were the most common, followed by software, likely because a shopping assistant powered by conversation, a personalised recommendation app and the environment for developing a copilot are more explainable than others. In these fields, Generative AI enabled a step to expand episodic, firm-controlled co-creation to on-going, real-time co-creation, where customers co-create themselves. The area that has the most interesting findings of change is in creative services where customers had the ability to design and edit, as well as use words (and pictures), without the involvement of a professional agency. The other service sectors are relatively small and there is limited evidence for these environments, so results should be treated with caution. This study aligns with the view that AI relates to the relationship between customers and service providers, and the relationship varies according to type of service tasks (Huang & Rust, 2021).

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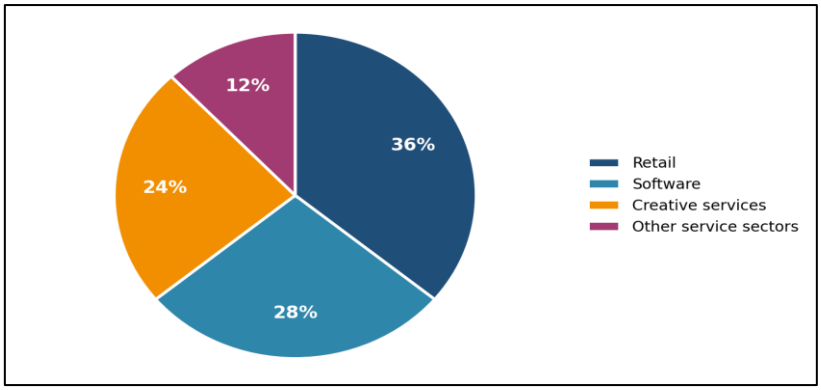


**Figure 3.** Distribution of qualifying evidence by business sector.

The last stage of the analytical process was to compare the traditional approach of co-creation with AI challenged approaches and have the direction of the impact coded in the direction of impact. 52% of the evidence refers to an enhancing effect, where Generative AI improves the interaction with the customer, increases the speed of feedback from customers and increases the sense of control over Generative AI products (see Figure 4). In addition, 31% mentioned "mixed" or "conditional" effects: They would depend on other things like transparency of the system, quality of the product created, and the customer's digital skills. The remaining 17% indicated that it had a restraining influence, such as to prevent the spread of misinformation, bias, infringement of intellectual property rights and the loss of genuine human to human interactions, some of which were already discussed in a broader context on the impact of generative systems on society and organisations (Dwivedi *et al.*, 2023). Overall, the findings indicate that Generative AI can enhance the interactive and experiential nature of co-creation as outlined by Prahalad and Ramaswamy (2004); but these benefits can easily be offset by unsuitable or insufficient uses and requires the development of trust.

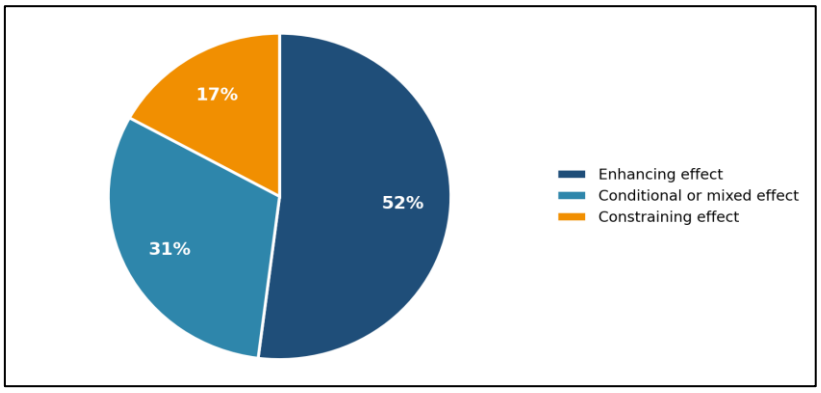


**Figure 4:** Direction of the effect of Generative AI on value co-creation across sources.

This meaning was supported through engagement dynamics. All three types of engagement were observed in all of the coded content as customers explored and developed their ideas using Generative AI, responded positively and negatively to the quality of the Generative AI engagement, and repeated the use, shared and advocated for the Generative AI engagement. The patterns reflect one that has been suggested in the service literature, which is a multi-dimensional approach to conceptualizing customer engagement (Brodie *et al.*, 2011; Hollebeek *et al.*, 2014). The four analyses suggest a good distribution of the different source types within the corpus, with the most common word group being 'trust', most sources do not mention the benefit of Generative AI for customer value co-creation, and the two source industries with the highest number of sources available are in the retail and software sectors.

## CONCLUSIONS

This study advances the literature on Service-Dominant logic by theorising generative AI as an active socio-technical actor that modifies the power dynamics in the interaction between the customer and the firm and the boundary control mechanisms. The findings indicated that value Co-creation in a GenAI enabled environment is not

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part of the GenAI technology itself, but is co-created with the user by way of a continuous dialogue, transparency and a sense of influence. Finally, providing customers with the freedom of action – through revising rights, and transparency of feedback loops – prevents customers from being treated as passive consumers or engaging in what is sometimes called 'symbolic participation'. It is possible to see that the sectors that have a high level of personalisation from the user (for example, retail, software and creative services) are the ones that are most likely to gain the most relational value, where AI enhances and does not replace the human agent. Conversely, opaque algorithms and rigid automated outcomes can result in value co-destruction and customer alienation.

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