

# The Holistic AI-Enhanced Marketing Framework Theory: Bridging Human Creativity and AI for Ethical Marketing

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## Abstract

The Holistic AI-Enhanced Marketing Framework Theory (HAEMF) presents a holistic paradigm that combines AI capabilities with human creativity, ethics, inclusivity, transparency, and security to improve user acceptance of AI-enhanced marketing techniques. To address shortcomings in existing technological acceptance models, HAEMF incorporates constructs such as perceived creativity and emotional resonance, ethical transparency and trust, inclusivity and bias mitigation, cybersecurity and data privacy, and digital inclusivity and accessibility. These structures operate together in a balanced framework to ensure that AI-powered marketing is efficient, data-driven, and consistent with human values and ethical norms. The model's qualitative study reveals that transparent and inclusive AI methods, human emotional intelligence, and ethical monitoring dramatically improve user engagement and trust. HAEMF's adaptable, cross-sector approach serves as a road map for practitioners looking to implement AI in marketing responsibly, balancing technological innovation with ethical considerations and user-centric experiences, ultimately leading to greater acceptance of AI-enhanced marketing practices.

**Keywords:** AI-enhanced marketing, Holistic AI-enhanced marketing framework theory, User acceptance, Ethical transparency, Human creativity, Inclusivity, Bias mitigation, Cybersecurity, Data privacy, Digital inclusivity, Explainable AI, Emotional resonance, Ethical marketing practices.

## 1. Introduction

AI and automation have revolutionized the marketing environment, allowing for deeper consumer insights, personalized communication, and improved customer experiences. However, this quick progress has resulted in new creativity, ethics, transparency, and data security issues. As AI continues to play a more dominating role in marketing strategies, there is a growing risk of uniformity in brand messaging and degradation of human creativity [1]. While AI systems are effective at analyzing large quantities of data and delivering targeted information, they frequently fail to understand the deep emotional factors that drive customer behavior. This gap emphasizes the importance of a balanced approach in which human marketers collaborate with AI, providing creativity, insight, and emotional depth to automated operations. Thus, the holistic AI-enhanced marketing framework theory proposes an organized, ethical, and creative integration of AI into marketing activities, ensuring technological innovation and human-centric engagement.

HAEMF is based on the premise that AI-driven marketing must be balanced with human oversight to maintain creativity, ethical standards, and emotional resonance. The notion calls for a collaborative process between AI technologies and human marketers to ensure that marketing activities remain unique and powerful in an increasingly competitive industry. This collaboration must occur throughout the three essential stages of AI marketing automation: input, processing, and output. Marketers have an essential role in selecting and curating AI systems' data in the input stage, ensuring that it reflects various customer insights and promotes creativity. Humans must understand AI processes during the processing stage and align them with a brand's creative and strategic aims. Finally, in the output stage, marketers evaluate AI-generated results, making changes to add the human touch, creativity, and emotional appeal required to connect with target audiences properly. This balanced integration maintains innovation while ensuring brand communications stand out in a technologically advanced world.

Transparency is another pillar of HAEMF, especially in an era when AI algorithms frequently operate as "black boxes." The opacity of these systems can lead to marketing decisions that are difficult for both businesses and consumers to understand, potentially leading to a breakdown in trust [2]. The theory highlights the importance of Marketing 5.0 Explainable AI (M-XAI), a framework that prioritizes human control and interpretability in AI marketing operations. Marketers can better understand AI's insights and intervene when necessary to improve creativity, ethical considerations, and emotional depth in their strategies by demystifying how AI functions and makes decisions [3]. This transparency is not only helpful in enhancing AI-driven outcomes, but it is also an essential aspect in establishing and retaining consumer trust. As AI is increasingly used in marketing, it is critical to ensure that procedures are intelligible, transparent, and human-centered to create effective and trustworthy marketing [4].

In addition to transparency, HAEMF addresses the ethical aspects of AI marketing, emphasizing avoiding biases that could result in unjust or discriminatory outcomes. AI models are only as effective as the data they are trained on, and biases in the data can substantially impact the fairness and inclusivity of marketing campaigns [5]. To counter this, HAEMF advocates a collaborative approach to data management, where organizations within the same industry share various representative and accurate datasets. This partnership improves the quality of AI models and increases the fairness and effectiveness of AI-driven marketing initiatives. Businesses can limit the danger of bias by training AI on large datasets, ensuring that their marketing techniques are inclusive and appealing to diverse consumers [6]. This ethical approach to data management advocated by the theory is consistent with broader social norms, encouraging fair and culturally sensitive marketing tactics.

The increased usage of AI, blockchain, and other advanced technologies in marketing has also heightened organizations' vulnerability to cybersecurity attacks [7]. These technologies capture and handle massive volumes of sensitive customer data, making them prime targets for cybercriminals. HAEMF promotes a proactive and robust approach to AI cybersecurity, recognizing the importance of complete policies fully integrated into all marketing activities. It encourages cross-sector collaboration to create cybersecurity solutions that address current weaknesses and anticipate future threats. Businesses may establish a sector-specific framework for AI-powered cybersecurity that is both proactive and adaptable, allowing them to respond quickly and effectively to emerging risks [8]. Such a method protects sensitive data and is vital in sustaining consumer trust, brand reputation, and overall market stability.

HAEMF also addresses the issue of digital inequality compounded by emerging technologies such as virtual reality, augmented reality, and the internet of things. These technologies have improved

consumer involvement and customization, but they have increased the disparity between those with access to technology and those without. The theory emphasizes the importance of inclusion and accessibility in marketing efforts, calling on businesses to invest in making innovative technologies more inexpensive and user-friendly. Furthermore, educational programs aimed at improving digital literacy can help to close the digital divide, allowing customers from all backgrounds to benefit from these novel experiences [9]. Brands are urged to create several advertisements geared to varied levels of technical access so that every consumer category is included. By doing so, marketing tactics become more inclusive, increasing reach and engagement while decreasing socioeconomic disparities.

Finally, the theory emphasizes ethical data privacy by incorporating blockchain technology, which can provide greater transparency and control over customer data. Blockchain's decentralized data management and intelligent contract features ensure that data is only accessed and utilized with the express user agreement, increasing trust and compliance [10]. Data anonymization and tokenization can protect consumer identities while allowing for secure and private data analysis, consistent with HAEMF's emphasis on ethical marketing methods. This approach is critical given the growing worry about data exploitation and privacy issues in AI-powered marketing. Businesses can use blockchain to set higher ethical standards for data handling, promoting consumer trust and lowering the risks associated with data breaches or legal ramifications [11].

The holistic AI-enhanced marketing framework theory provides a complete strategy for incorporating AI into marketing by balancing automation with human insight, creativity, ethics, transparency, cybersecurity, and inclusion. It advocates for a human-centered approach that uses AI's capabilities for efficiency and data-driven insights while ensuring that marketing strategies retain emotional resonance, creativity, and ethical considerations. By using HAEMF principles, organizations can traverse the obstacles and opportunities given by AI in marketing, developing strategies that are innovative, effective, trustworthy, secure, and inclusive. This theory outlines a method for marketers to align the power of technology with human values, resulting in sustainable and ethical marketing techniques that resonate with customers.

## 2. Theoretical background

By investigating the main features and factors fundamental to ethical and human-centric AI marketing, the holistic AI-enhanced marketing framework theory extends on past models of user acceptance of technology. Traditional user acceptance models, such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), have mostly focused on perceived utility, ease of use, and behavioral intention as driving factors of technology adoption [12]. These models have given the structure for comprehending how customers interact with technology, but they still have to completely handle the specific difficulties of AI-driven marketing, which include ethical concerns, creativity, transparency, bias reducing, cybersecurity, and inclusivity. In examining these core models, HAEMF aims to increase user adoption by broadening the focus beyond functional benefits to include the emotional, ethical, and creative components of AI marketing. For example, trust, transparency, and user empowerment have emerged as critical factors in AI marketing, as customers are frequently ignorant of how their data is utilized or how AI-generated content influences their decisions [13]. Furthermore, HAEMF emphasizes the importance of human oversight and innovation, noting that while AI can automate many operations, it lacks the emotional intelligence and cultural sensitivity required to connect with a wide range of consumers.

Ethical transparency and explainability are crucial to HAEMF because AI systems sometimes act as "black boxes," obscuring how decisions are made. The literature on user acceptability has increasingly underlined the need for explainable AI (XAI) to foster trust and informed user participation [14]. HAEMF expands on this idea by proposing Marketing 5.0 Explainable AI (M-XAI), which emphasizes openness and human oversight, allowing marketers to shape AI outcomes while actively adhering to ethical standards. The theory incorporates that consumers are more likely to accept AI if they understand how their data is processed, can see the reasoning behind AI judgments, and are confident that these conclusions are consistent with their values and preferences.

HAEMF acknowledges that inclusion and bias reduction are critical for user adoption in AI-enhanced marketing. Existing research suggests that bias in AI models might result in unfair or discriminating marketing outcomes, influencing the perceived fairness of AI-driven systems and, ultimately, user acceptability [15]. The theory expands on this by advocating that enterprises work together to manage diverse and representative datasets, which are critical for training AI systems that accurately reflect customer segments' unique experiences and preferences. This approach to prejudice reduction is consistent with broader trends in user acceptance literature, highlighting fairness, equity, and inclusivity as critical variables influencing how users perceive and interact with technology.

In addition to ethical considerations, HAEMF emphasizes the significance of security in AI-driven marketing. Concerns about data privacy and cybersecurity have emerged as significant impediments to the mainstream deployment of AI technologies [16]. By advocating for proactive AI-powered cybersecurity methods, the theory broadens the factors influencing user acceptability to include perceived security and data protection. This emphasis is crucial for marketing tactics, as breaches of sensitive consumer data jeopardize user trust and have legal and reputational consequences beyond the initial vulnerabilities.

The focus of HAEMF on creativity and human-AI collaboration is based on existing user experience and engagement theories that emphasize the significance of emotional connection and individualized content for long-term user acceptance. According to the literature on technology use, while AI is efficient, it frequently lacks the creative nuance required to engage consumers meaningfully [17]. By emphasizing human creativity and emotional intelligence as fundamental to the manipulation and outcomes stages of AI marketing, the theory will improve the perceived relevance and emotional appeal of AI-driven content, both critical predictors of user engagement and acceptance.

Furthermore, HAEMF's approach to digital inclusion is consistent with research highlighting the digital divide in user acceptance. Emerging technologies such as Virtual Reality (VR), Augmented Reality (AR), and Internet of Things (IoT) have the potential to provide immersive consumer experiences, but they also risk excluding people with limited internet access or literacy [18]. The theory advises creating marketing campaigns that appeal to various degrees of internet access and incorporating programs to improve digital literacy so that AI-driven marketing does not disproportionately favor technologically affluent customer segments. This emphasis on inclusivity is aligned with research that identifies accessibility and simplicity of use as critical elements in user acceptance and engagement with technology.

To summarize, the Holistic AI-enhanced marketing Framework Theory extends previous user acceptance models by incorporating AI marketing's ethical, creative, security, and inclusivity components. By including these variables in the framework, HAEMF provides a detailed method for assessing and improving user acceptance of AI-enhanced marketing strategies. The framework addresses

AI's technological efficiencies and the human-centric principles required for ethical, transparent, and impactful marketing strategies. This comprehensive strategy seeks to ensure that user acceptance of AI in marketing is motivated by more than just perceived usefulness and simplicity of use but also by trust, emotional resonance, justice, security, and inclusion.

### 3. Research model

The Holistic AI-enhanced marketing Framework Theory research model aims to develop a unified user acceptance model, focusing on the optimal integration of AI capabilities and human creativity to improve ethical, transparent, inclusive, and secure marketing strategies. HAEMF, which builds on basic frameworks such as TAM and UTAUT, broadens the definition of user acceptance to incorporate essential characteristics such as creativity, ethical transparency, data privacy, and inclusion. This framework's key elements are perceived creativity and emotional resonance, ethical transparency and trust, inclusivity and bias mitigation, cybersecurity and data privacy, and digital inclusivity and accessibility. These components interact in a way that improves user acceptance by balancing AI's automation benefits with human oversight, creativity, and ethical concerns.

Perceived creativity and emotional resonance emphasize the significance of human creativity in improving AI-generated content, which is frequently algorithmically optimized but lacks the emotional intelligence required for meaningful customer interaction. This construct implies that consumer acceptance of AI-driven marketing is more vital when the content is emotionally engaging and demonstrates a creative narrative, which is aided by human participation. Human intervention in the manipulation and outcomes stages of the HAEMF process significantly impacts the relationship between this construct and user acceptance. Accordingly, marketers refine AI outputs to ensure they are aligned with the brand's values and emotional goals, fostering a deeper consumer connection.

HAEMF's component regarding ethical transparency and trust is critical because it addresses the sometimes opaque nature of artificial intelligence systems. This construct is directly related to perceived creativity and emotional resonance since transparency improves the marketer's ability to build emotionally resonant content while adhering to ethical norms, resulting in increased consumer acceptability. This transparency fosters trust between brands and consumers, as users are more likely to interact with transparent, intelligible, and ethical marketing campaigns. By advocating for Marketing 5.0 Explainable AI (M-XAI), the paradigm assures marketers that they can interpret AI decisions and act as needed.

The inclusivity and bias mitigation component is crucial for increasing user adoption by ensuring that AI-powered marketing does not perpetuate biases or exclude specific customer groups. The relationship between this construct and user acceptability depends on marketers' capacity to provide representational and culturally sensitive material, hence increasing the perceived fairness and inclusivity of AI-generated marketing campaigns. That raises the ethical bar for marketing methods and broadens the attractiveness of AI-enhanced material to a broader audience. When training AI models, the HAEMF framework emphasizes employing varied datasets and active human oversight to avoid unfair, biased results.

The cybersecurity and data privacy construct highlights the security risks associated with AI-driven marketing, highlighting the importance of robust systems to protect consumer data. Data security is critical to HAEMF's ability to create user trust, as breaches and unethical data activities can significantly undermine consumer confidence in AI marketing. The theory proposes that proactive measures, such as AI-driven cybersecurity solutions and blockchain-based data management, improve perceived security



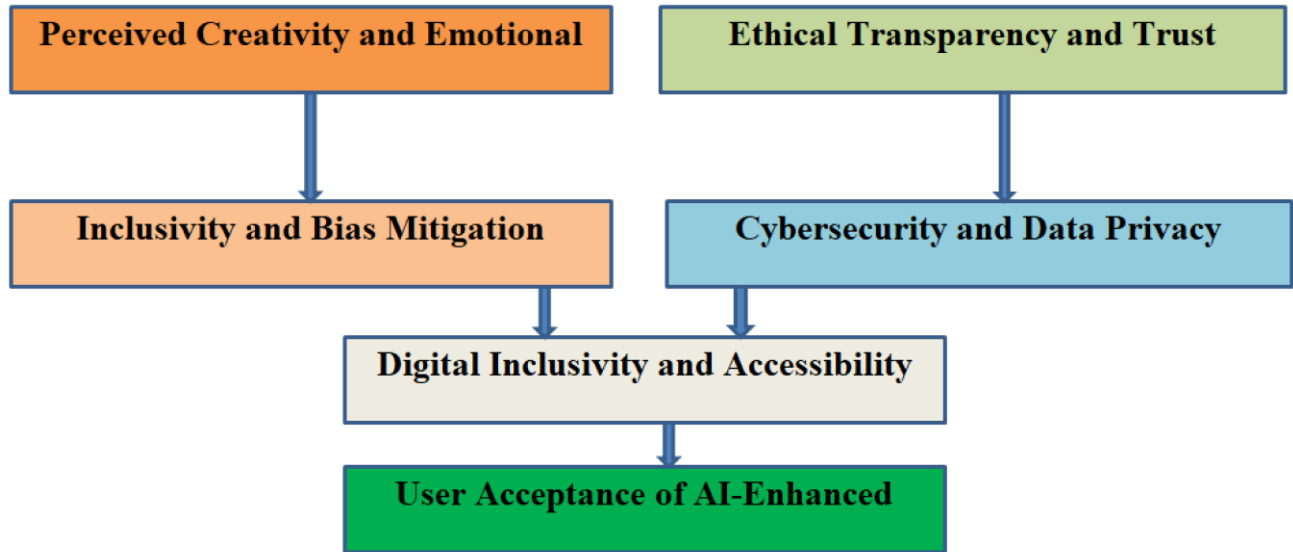
and increase confidence in marketing operations. Cybersecurity activities lay the groundwork for users to believe their data is being managed ethically and safely by directly affecting Ethical Transparency and Trust.

The digital inclusivity and accessibility component aims to make AI marketing techniques more accessible and user-friendly for various consumer groups. As emerging technologies such as VR, AR, and IoT gain traction in marketing, HAEMF emphasizes the significance of designing inclusive strategies considering consumers with various levels of technological access and digital literacy. User acceptability increases when campaigns are made accessible to all, regardless of digital capabilities, creating an inclusive strategy that improves brand engagement and lowers digital inequality. This fact is similarly related to the inclusivity and bias mitigation construct, which ensures that technology innovation does not unintentionally exclude specific demographic groups.

HAEMF applies to various sectors and industries where AI and marketing interact. In marketing and advertising agencies, the theory principles are critical for balancing AI-driven personalization with human creativity to create powerful campaigns and insights. In retail and e-commerce, the framework improves customer experiences with AI-driven recommendations while ensuring that ethical practices and human oversight maintain relevant and trustworthy marketing efforts. In Consumer Goods and Fast-Moving Consumer Goods (FMCG), HAEMF can be employed for targeted product releases that combine AI insights with human interpretation, ensuring innovative and transparent product messaging. In the financial services and fintech sector HAEMF can be leveraged to preserve ethical data practices and transparent communication while marketing financial products, increasing consumer trust. In healthcare and pharmaceutical marketing, the theory can be employed to balance AI's targeting powers with human empathy, ensuring that patient-centric strategies are secure and respectful of data privacy. The framework helps create new product marketing in technology and SaaS while keeping messaging accessible and user-friendly.

In the media, entertainment, telecommunications, travel, hospitality, education, nonprofit, and public sectors, HAEMF can be used to address specific difficulties. Media and entertainment can utilize the theory to personalize content distribution ethically. Telecommunications and IoT services can employ HAEMF principles to sell items while addressing data privacy issues. The travel and hospitality industry can improve tailored travel experiences while retaining ethical customer data. Education and EdTech may increase access to adaptive learning tools while adhering to ethical data practices. At the same time, nonprofits and social enterprises can use the framework to guarantee that cause-based marketing remains inclusive and connected with social goals. Government and public policy sectors can use HAEMF to create transparent, creative public awareness campaigns and inclusive digital policies.

**Figure: The Holistic AI-Enhanced Marketing Framework Theory**



The conceptual framework illustrated in the graph shows how the major constructs of the holistic AI-enhanced marketing framework theory interact and contribute to the ultimate aim of user acceptability in AI-enabled marketing. The core elements at the top of the model are “perceived creativity and emotional resonance” and “ethical transparency and trust”, which emphasize the human role in improving AI content and supporting transparent, ethical practices. These items affect and flow into inclusivity and bias mitigation, as well as cybersecurity and data privacy, emphasizing the importance of reducing AI biases and ensuring data security, which is necessary for fair and trustworthy marketing strategies. The approach then combines these factors to form digital inclusivity and accessibility, emphasizing the importance of inclusive marketing tactics for all consumer segments, regardless of technology access or digital knowledge. This holistically integrated strategy eventually leads to the final concept of user acceptance of AI-enhanced marketing. The arrows connecting the components show dynamic relationships, indicating how each element of creativity, transparency, inclusivity, and security complements and reinforces the others, resulting in a balanced, ethical, and user-centric deployment of AI in marketing. According to HAEMF's unified approach, achieving optimal consumer acceptability of AI-enhanced marketing requires iteratively combining AI automation with human creativity, ethical considerations, transparency, and inclusion across diverse sectors. The theory provides a comprehensive roadmap for developing marketing strategies that are not only innovative and data-driven but also resonate on a human level, fostering trust, creativity, and ethical engagement among a diverse range of consumers.

#### 4. Methodology

The methodology for testing the holistic AI-enhanced marketing framework theory is based on a qualitative research strategy. The goal is to thoroughly explore and validate the model's postulated constructs using in-depth insights and real-world examples. This method enables a more sophisticated understanding of the relationship between AI, human creativity, ethical considerations, transparency, and security in marketing techniques across industries and user experiences.

## Research Design

The research design is exploratory, focusing on qualitative methodologies to collect detailed information about how AI-enhanced marketing plans are perceived, produced, and implemented. The HAEMF constructs were tested in real-world scenarios by involving industry professionals and consumers with direct experience or exposure to AI-enhanced marketing. The qualitative technique is ideal for revealing the complexity and nuances of how human and AI-driven marketing aspects are balanced and how these constructions influence user approval.

## Data Collection Methods

The main data collection approach in the research was semi-structured interviews. Participants included marketing professionals, AI developers, creative directors, data privacy experts, and end users or customers, who were selected depending on their involvement in AI-driven marketing across several businesses. With a specific focus on people who are directly engaged in the development, implementation, or consumption of AI-driven marketing campaigns, a deliberate sample technique guarantees a broad spectrum of viewpoints. Interviews were performed one-on-one, either in person or via virtual platforms, allowing greater flexibility and depth of study. The semi-structured interviews offered a framework for discussion while allowing participants to freely expound on their experiences and perspectives of AI marketing tactics. The open-ended interview questions were intended to go deeper into the HAEMF constructs, focusing on themes such as creativity, emotional resonance, ethical transparency, inclusivity, bias mitigation, data security, and digital accessibility. To maintain participants' privacy, the audio recordings were anonymised and verbatim transcribed. In addition to interviews, focus groups with customers were held to understand better how end users perceive AI-driven marketing and to capture group dynamics on transparency, trust, inventiveness, and inclusivity issues. Each focus group had 5-8 members, allowing for in-depth conversations and various perspectives on how AI affects their perception of marketing campaigns and brand trust.

## Analysis Techniques

The material acquired through interviews and focus groups was evaluated using thematic analysis, a method for spotting and examining trends or themes in qualitative data. The analysis followed a six-step procedure: 1) transcription, familiarization with data, and quotation selection, 2) keyword selection, 3) data coding, 4) theme development, 5) conceptualization via interpreting keywords, codes, and themes, and 6) create a conceptual model [19]. The coding approach was iterative, with deductive coding based on specified HAEMF elements (e.g., transparency, creativity) and inductive coding to account for emergent themes that had not previously been examined. To improve the rigor of the study, data were triangulated by comparing themes identified across different participant groups (e.g., marketers vs. consumers) and industries. The coding process was organized and managed using NVivo software, ensuring a systematic qualitative data analysis approach.

## Construct Validation and Model Refinement

The qualitative investigation sought to evaluate and refine the HAEMF components by investigating their practical use and relevance. For example, the issue of Perceived Creativity and emotive Resonance was investigated by looking into how marketers employ human understanding to supplement AI's



personalization skills and incorporate emotive storytelling into ads. Ethical Transparency and Trust were investigated by examining transparency issues in AI decision-making processes. In contrast, cybersecurity and data privacy were examined regarding how firms secure customer data in marketing. Emerging themes from the interviews and focus groups guided prospective HAEMF construct modifications. This iterative process of data collecting, coding, and theme identification enabled a thorough and nuanced knowledge of how constructs such as inclusion, bias reduction, and accessibility interact in AI-enhanced marketing.

### **Application Across Sectors and Fields**

The HAEMF constructs were also examined in terms of their application across various sectors and businesses. Participants from various industries, including marketing and advertising agencies, retail and e-commerce, financial services and fintech, healthcare and pharmaceutical marketing, technology, and SaaS, shared sector-specific insights about how AI is already employed and how the HAEMF framework could be implemented. Each area was evaluated based on its problems and potential to balance AI efficiency with human creativity, ethical norms, and consumer trust. For example, interviews in retail and e-commerce focused on how AI-driven personalization is combined with creative brand messaging to improve customer experiences. In Healthcare and Pharmaceutical Marketing, talks focused on ethical considerations and data protection when targeting sensitive health-related messages. These sectoral insights enabled a thorough grasp of how the HAEMF model may be customized and verified across various industries and applications.

### **Triangulation and Reliability**

Triangulation was employed to check reliability and validity, with data from interviews and focus groups. The consistency of themes across different data sources, participant types, and industry contexts contributed to the validity of the HAEMF model constructs. In addition, peer debriefing meetings were held with other academics to examine the coding process, debate findings, and ensure that data interpretations were grounded and complete.

### **Ethical Considerations**

The study complied with ethical standards, including getting participants' informed permission to preserve anonymity and offer the choice to stop at any point. Data were securely saved and anonymized to preserve participant privacy by the ethical requirements for qualitative research involving human subjects.

### **Expected Outcomes and Implications**

The qualitative method is expected to yield detailed insights into how HAEMF constructs are perceived, implemented, and experienced in AI-driven marketing situations. The findings will support the theory's elements, interrelationships, and insights into optimal practices for balancing AI with human creativity, ethical transparency, inclusivity, and security. The study also intends to provide practical implications for marketers and organizations seeking to implement responsible and effective AI marketing strategies that align with customer expectations and ethical standards.

## 5. Results

The holistic AI-enhanced marketing framework theory empirical investigation strongly supported the model's elements across many sectors. The qualitative analysis strongly supported balancing AI with human creativity, ethical transparency, security, and inclusion in marketing strategies. In-depth interviews and focus groups revealed major themes within each construct, providing insight into how these factors influence user adoption of AI-enhanced marketing.

### **Perceived Creativity and Emotional Resonance**

Thematic analysis revealed that the emotional and creative resonance of AI-driven marketing with customers is an essential component of user acceptability. Marketers from various industries stressed that while AI excels at data analysis and personalization, the addition of human creativity enriches advertising by giving storytelling and emotional depth that customers engage. Focus group participants preferred marketing content that feels "personal" and "authentic," underlining that AI-driven content without human participation frequently feels impersonal or overly broad. This topic complements the HAEMF constructs of perceived creativity and emotional resonance, bolstering the hypothesis that emotional connection improves consumer adoption of AI marketing.

### **Ethical Transparency and Trust**

Ethical transparency and trust investigation found a substantial link between transparent AI procedures and user trust in marketing strategies. Interview data showed marketers prioritized honest communication regarding data utilization, AI decision-making, and personalization strategies to gain consumer trust. Consumers in focus groups shared this opinion, noting that they are more inclined to interact with marketing messaging when they understand how their data is handled and the methods appear fair and ethical. Many respondents stated that transparent AI systems allowed them to make more informed decisions, promoting a stronger sense of trust and a better view of the company.

### **Inclusivity and Bias Mitigation**

Regarding inclusion, the findings showed that marketers are becoming more aware of the problems of bias in AI-driven marketing and actively seek varied datasets to train their models. Participants from several sectors agreed that ethical and inclusive AI is critical for increasing the relevance of marketing messaging, especially in culturally varied markets. Consumers preferred advertisements that were inclusive and representational of many populations, implying that marketing content regarded as fair and equitable increases engagement and acceptance. The findings were consistent with the HAEMF constructs of inclusivity and bias mitigation, demonstrating that minimizing bias in AI models directly supports a better user experience.

### **Cybersecurity and Data Privacy**

In researching the themes of cybersecurity and data privacy, one notable result was the emphasis on data security as a critical aspect impacting trust in AI-driven marketing. Marketers noted the growing anxiety about data breaches and privacy concerns, making consumers increasingly hesitant to share personal information. Consumers confirmed this in focus groups, with many expressing that a secure and transparent approach to data handling increases their desire to engage with AI-driven marketing initiatives. Participants preferred firms that proactively communicated their data security policies and

methods, proving that a strong focus on cybersecurity is vital for promoting trust and the adoption of AI marketing.

### **Digital Inclusivity and Accessibility**

The HAEMF construct of digital inclusivity and accessibility was especially significant for companies that use upcoming technologies such as VR, AR, and IoT in their marketing activities. The findings demonstrated that, while new technologies provide novel methods to engage customers, they also risk alienating individuals who do not have access to modern digital tools or essential digital literacy. Marketers realized the significance of developing tactics that consider different levels of internet access and making technology more affordable and user-friendly. Consumers, particularly from marginalized or lower-income backgrounds, preferred inclusive and accessible marketing to all levels of technology familiarity, validating the model's emphasis on digital equity.

### **Comparisons with Existing Models**

In comparison to standard models of user acceptability, such as TAM and UTAUT, HAEMF demonstrated a more nuanced approach to evaluating user engagement using AI-enabled marketing. While TAM and UTAUT are primarily concerned with perceived usefulness and simplicity of use, the HAEMF constructs address more complex aspects of human interaction, such as creativity, emotional resonance, ethical transparency, and inclusion. The qualitative findings revealed that these notions influence how customers perceive and adopt AI in marketing. This deeper understanding demonstrates that standard user acceptance models may fail to represent the complexities of AI-driven marketing environments, particularly in cases where emotional involvement and ethical issues are critical to the user experience.

### **Interplay of Constructs and Sector-Specific Insights**

The interaction of components across sectors was an interesting finding from the study. For example, in financial services and fintech, the emphasis on ethical transparency and data privacy was exceptionally high, as customers expressed increased anxiety about protecting sensitive financial data. In contrast, Retail and e-commerce marketers emphasized the importance of creativity and diversity in creating individualized shopping experiences that seem natural and culturally relevant. Healthcare and pharmaceutical Marketing highlighted the significance of balancing data security with ethical sensitivity while conveying health information. The findings show that, while all HAEMF model constructs are applicable across sectors, particular industries focus more on specific characteristics due to the nature of their market, consumer needs, and regulatory framework. This conclusion emphasizes the versatility of HAEMF and its potential to be tailored to sector-specific marketing issues and opportunities.

### **Validation of HAEMF Model**

The qualitative findings from interviews and focus groups strongly supported the HAEMF model's validity. The dimensions of perceived originality, ethical transparency, inclusivity, cybersecurity, and digital accessibility have all been identified as significant factors influencing user adoption of AI-enhanced marketing. Furthermore, the interactions between these categories show that a comprehensive methodology, as advocated by HAEMF, is required to balance AI's efficiency and scalability with the emotional and ethical concerns human oversight brings. The empirical data support HAEMF as a

comprehensive framework for developing ethical and innovative AI-enhanced marketing strategies. By demonstrating the constructs' significance through real-world applications and consumer viewpoints, the findings highlight the theory's potential for improving marketing tactics in a fast-changing digital landscape.

## 6. Discussion

The findings of the empirical investigation into the holistic AI-enhanced marketing framework theory have important significance for both theoretical advances and practical implementations in AI-enhanced marketing. The validation of the HAEMF constructs—perceived creativity and emotional resonance, ethical transparency and trust, inclusivity and bias mitigation, cybersecurity and data privacy, and digital inclusivity and accessibility—shows the importance of a multidimensional, human-centric approach to marketing that integrates AI efficiently while retaining the essential elements of human oversight, creativity, and ethical responsibility. HAEMF's unified model provides a complete framework that is ideally positioned to meet the difficulties and potential of AI-enhanced marketing, broadening our understanding of user acceptability and laying the platform for ethical, innovative, and inclusive marketing approaches.

### Significance of the Unified Model

The HAEMF model adds to the field by offering a fresh viewpoint on AI-enhanced marketing that goes beyond established frameworks of technological adoption, such as TAM and UTAUT. Whereas these models are primarily concerned with ease of use and perceived usefulness, HAEMF expands the scope to incorporate emotional, ethical, and cultural dimensions crucial to AI-powered marketing. This expansion is critical as AI continues to evolve and become more integrated into marketing tactics across industries. The emphasis on concepts such as transparency, inventiveness, and inclusivity acknowledges that consumer acceptance of AI is affected by functionality and how well the technology corresponds with human values and ethical norms. By incorporating these elements, HAEMF provides a comprehensive lens through which AI-enhanced marketing can be produced and assessed, ensuring that technology gains do not come at the expense of human touch or ethical issues. The findings underline the importance of balancing AI automation and human creativity in creating relevant, tailored, and trustworthy marketing experiences. The model's emphasis on creativity and emotional resonance emphasizes the significance of human participation in improving AI outputs to guarantee that advertisements emotionally connect while retaining the brand's distinct voice. That has far-reaching ramifications for marketers who must navigate the problems of harnessing AI for efficiency while retaining the creative storytelling and human touch that captivate customers. The HAEMF approach thus encourages marketers to see AI as a tool that complements rather than replaces human expertise.

### Theoretical and Practical Contributions

One of HAEMF's significant contributions is its emphasis on ethical transparency and trust as essential to user acceptance. Transparency becomes a cornerstone for developing trust in an age when people are more concerned about how their data is being used, and AI algorithms frequently act as "black boxes." By campaigning for Marketing 5.0 Explainable AI (M-XAI), HAEMF establishes a framework for improving transparency and ethical practices in AI-enabled marketing. The practical ramifications are far-reaching: Firms prioritizing transparency in their AI methods are more likely to acquire consumer trust, encouraging long-term loyalty and credibility. That underlines the notion that trust is more than

just a result of AI effectiveness; it is a crucial component that must be purposefully fostered through transparent and ethical data practices. The emphasis on Inclusivity and prejudice Mitigation within HAEMF tackles a long-standing worry in AI development: prejudice in algorithms and its impact on diverse customer groups. By emphasizing diverse datasets and human monitoring to understand AI outputs, the HAEMF model provides a road map for eliminating biases and ensuring that AI-driven marketing is equitable and representational. This concept has practical ramifications for brands looking to broaden their market reach and engage with a diverse audience. Inclusive marketing aligns with ethical norms and improves commercial outcomes by ensuring that promotions appeal to a broader group of consumers.

Furthermore, the emphasis on cybersecurity and data privacy at HAEMF contributes to a better understanding of how data protection is linked to user approval. As AI-driven marketing becomes more reliant on large-scale data collecting and analysis, the risks of data breaches and unethical data practices increase. The HAEMF model's emphasis on proactive cybersecurity measures and transparent data handling assists marketers in navigating these hurdles, ultimately increasing customer trust and regulatory compliance. That emphasizes the practical necessity for brands to invest in AI-powered security solutions and transparent data governance, which protect consumer data and build a favorable brand image. Digital inclusivity and accessibility significantly impact how AI and other technologies are used in marketing. The discovery that people are more likely to accept and interact with marketing efforts that are inclusive and accessible emphasizes the importance of firms building campaigns that cater to all levels of digital access and literacy. This concept is especially relevant in fields like education, healthcare, and public policy, where access to technology is critical for social inclusion and equity. Marketers who consider digital inclusion may increase their reach, create equity, and guarantee that technology improves consumer experiences without creating obstacles to access [20].

### **Adaptability Across Sectors**

Another key implication of the HAEMF model is its adaptability to many sectors and industries, each with its obstacles and potential in AI-enhanced marketing. The empirical findings indicated how HAEMF's components may be used in various scenarios, from improving brand distinction in retail and e-commerce to ensuring ethical data practices in financial services and fintech. This versatility makes the model extremely helpful for marketers across industries, as it provides a flexible framework that can be tailored to the individual needs of various businesses while keeping a consistent approach to ethical and effective AI integration. The sector-specific findings emphasize the necessity of understanding the peculiarities of each market, ensuring that AI marketing strategies are culturally appropriate and ethically sound.

### **Balancing AI Efficiency with Human Values**

The findings highlight that while AI delivers unrivaled speed, scalability, and data-driven personalization to marketing, human values such as creativity, ethics, openness, and inclusivity create significant user adoption. The HAEMF paradigm promotes an iterative and collaborative approach, with human marketers playing an essential role in leading, refining, and improving AI-driven processes. That has far-reaching ramifications for the marketing industry since it repositions AI as a supplement to human creativity and ethical judgment rather than replacing it. This balanced approach is critical to



ensure that AI-enhanced marketing techniques are innovative, efficient, deeply resonant, and ethically aligned with customer expectations.

### **Implications for Future Research and Development**

The HAEMF model's validation offers new avenues for future study and development in AI-enhanced marketing. Researchers may expand on the model by looking at how each construct can be optimized and integrated into AI marketing strategies and how upcoming technologies like VR, AR, and blockchain can align with HAEMF principles to improve transparency, creativity, and inclusivity. Furthermore, the findings indicate a need for continual discussion about regulatory frameworks that regulate AI use in marketing to ensure that industry standards grow with technology advancements and ethical considerations. HAEMF's empirical findings give compelling evidence for the significance of a holistic, human-centered approach to AI-enhanced marketing. By incorporating aspects such as emotional resonance, transparency, inclusivity, data security, and digital accessibility, HAEMF provides a solid foundation for evaluating and enhancing consumer acceptance in a fast-changing digital context. The concept promotes a balanced combination of AI and human expertise, emphasizing that ethical, innovative, and transparent methods are critical for establishing trust, engagement, and long-term consumer loyalty in AI-driven marketing campaigns. This holistic strategy has the potential to redefine how organizations communicate with consumers in the age of AI, guaranteeing that technology innovation is founded on human values and ethical marketing practices.

### **7. Conclusions**

This study on the holistic AI-enhanced marketing framework theory proposes a complete strategy for incorporating AI and human creativity in marketing, focusing on improving ethical transparency, emotional resonance, inclusivity, data security, and digital accessibility. The study verifies the elements inside the HAEMF model through empirical exploration of diverse sectors, demonstrating the importance of striking a balance between AI efficiency and human-centric considerations to promote user acceptability of AI-enhanced marketing techniques. The approach highlights that AI-driven personalization and data analytics have altered marketing; they must be supplemented by human creativity and ethical behaviors to connect with consumers and develop long-term trust meaningfully.

The findings show that perceived creativity and emotional resonance are critical for creating authentic and emotionally captivating marketing material that AI alone cannot provide. Ethical transparency and trust were validated as prerequisites for user adoption, with transparent data practices and explainable AI processes boosting customer confidence. Furthermore, inclusivity and bias mitigation are essential for fair and representative marketing activities, ensuring that AI-driven messages reach various customer groups [21]. The concepts of cybersecurity and data privacy, as well as digital inclusivity and accessibility, received considerable support, emphasizing the necessity of secure data practices and inclusive technology use in AI-enhanced marketing.

While the research provides valuable insights, it has several drawbacks. First and foremost, the study is qualitative, with in-depth interviews and focus groups used to investigate the HAEMF model's constructs. While useful for in-depth theme investigation, that approach needs to have the statistical rigor of quantitative research. As a result, future research could include a quantitative phase that uses surveys or experimental designs to test the HAEMF structures more extensively and give empirical support for the model's predictive power in various scenarios. Furthermore, the study focused on various

sectors but only comprehensively covered some businesses using AI-enhanced marketing. Further research might look into other industries, such as B2B marketing or the automobile industry, to see how HAEMF applies in other contexts and faces distinct problems.

Another area for improvement is the study's geographical breadth, which may not fully capture the cultural differences in AI-enhanced marketing methods between locations. Cultural values, legislative settings, and technological infrastructure can all influence AI adoption and user acceptance; hence, increasing research across varied geographical locations would provide a broader global view of how HAEMF's structures appear in different markets. Cross-cultural comparison studies provide more insight into how different consumer segments view AI-enhanced marketing and help modify the HAEMF model to account for varying cultural expectations of transparency, inclusion, and inventiveness.

Future study directions include investigating the impact of upcoming technologies such as AR, VR, and blockchain within the HAEMF framework to get valuable insights into how these innovations affect ethical considerations, inclusion, and creativity in marketing. Furthermore, a study on the impact of government rules and industry norms in developing ethical AI practices could help to produce complete guidelines for responsible AI use in marketing. Longitudinal studies on the evolution of AI marketing strategies over time may also provide a better understanding of how HAEMF constructs evolve and adapt to technological advances and consumer expectations.

Another topic for future research is the practical use of HAEMF to drive the establishment of training programs and ethical guidelines for marketers. Researchers could look into how marketers apply HAEMF concepts in real-world campaigns and how effective they are in achieving emotionally resonant, ethical, and inclusive marketing outcomes. Furthermore, as AI capabilities progress, it is necessary to investigate how human oversight and creativity can be optimized alongside increasingly advanced AI models, ensuring that technological innovation is balanced with the holistic and ethical considerations mentioned in the HAEMF.

The HAEMF model helps assess and enhance consumer acceptability of AI-enhanced marketing by balancing technology efficiency with human creativity, ethical principles, and inclusion. While the study established the significance of the model's features, more work is needed to quantify and build on these findings across multiple sectors, cultural contexts, and emerging technologies. That allows the HAEMF model to continue guiding marketers, politicians, and AI developers in creating strategies that link AI capabilities with human values, encouraging sustainable and trustworthy marketing practices in an increasingly AI-driven future.

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