

GENERATIVE AI IN FINNISH SMES: EXPLORING THE OPPORTUNITIES AND CHALLENGES IN DIGITAL MARKETING

**Jyväskylä University
School of Business and Economics**

Master's Thesis

2025

**Author: Matias Ilonen
Subject: Digital Marketing and Corporate Communication
Supervisor: Outi Niinen**



**JYVÄSKYLÄN YLIOPISTO
UNIVERSITY OF JYVÄSKYLÄ**

ABSTRACT

Author Matias Ilonen	
Title Generative AI in Finnish SMEs: Exploring the opportunities and challenges in digital marketing	
Subject Digital Marketing and Corporate Communication	Type of work Master's thesis
Date May 15 th , 2025	Number of pages 57 + 7
<p>Abstract</p> <p>Content, such as blog texts or videos, made to satisfy the needs of the customer is seen as the key to successful marketing. As a new aspect to content marketing, in the early 2020s, artificial intelligence (AI), machine learning software and large language models (LLMs) are adopted on the organizational level. Generative AI (GenAI), such as OpenAI's ChatGPT, is said to change the landscape of content marketing and personalization of content, as it is easy to use and can produce content faster than a human counterpart. GenAI can also help less resourceful organizations, such as small and medium-sized enterprises (SMEs) to boost their content marketing.</p> <p>While generative AI has a lot of advantages, it suffers from multiple weaknesses and ethical issues, too. For instance, LLMs might have biased algorithms, and data privacy is one of the ethical considerations. Also, research about GenAI use in SMEs is still lacking data. Smaller organizations might also lack the knowledge to regulate the use of GenAI due to its novelty. Therefore, this study aimed to find out, what are the opinions of marketing professionals in Finnish SMEs about GenAI tools and how are they currently using it for their benefit. The literature review explored both advantages and disadvantages of GenAI tools thoroughly and built a thematic map for the study of this thesis.</p> <p>Following the thematic map, qualitative semi-structured interviews were held to understand how the marketing professionals perceive the value of GenAI tools in their work. The study contributed to extant theory by taking SMEs into consideration, emphasizing the small enterprise perspective. The results indicated that marketing professionals in SMEs acknowledge the weaknesses and ethical considerations but use GenAI to boost creativity and as a sparring partner in marketing activities. The guidance for GenAI use is partly inadequate although professionals recognize the necessity of guidelines. This master's thesis provides managerial implications for organizational guidelines for GenAI as well as for the most efficient marketing use cases.</p>	
Key words digital marketing, digital content marketing, artificial intelligence (AI), generative artificial intelligence (GenAI)	
Place of storage Jyväskylä University Library	

TIIVISTELMÄ

Tekijä Matias Ilonen	
Työn nimi Generatiivinen tekoäly suomalaisissa pk-yrityksissä: Mahdollisuudet ja haasteet digimarkkinoinnissa	
Oppiaine Digitaalinen markkinointi ja viestinnän johtaminen	Työn laji Pro gradu -tutkielma
Päivämäärä 15.5.2025	Sivumäärä 57 + 7
<p>Tiivistelmä</p> <p>Onnistuneen markkinoinnin kulmakivenä on nähty asiakkaiden tarpeisiin vastaava sisältö. Sisältömarkkinointi on saanut 2020-luvun alussa uuden näkökulman – organisaatiot ovat ottaneet käyttöönsä tekoälyn (AI), koneoppimisen ja laajat kielimallit (LLM). On todettu, että generatiivinen tekoäly (GenAI), kuten OpenAI:n ChatGPT, muuttaa sisältömarkkinoinnin suuntaa, sillä sen avulla sisältöä ja sen mukauttamista pystytään tekemään helposti ja ne ovat nopeampia sisällöntuotannossa kuin ihmiset. GenAI-työkalut voivat myös auttaa pk-yrityksiä kehittämään heidän sisältömarkkinointiaan.</p> <p>Vaikka generatiivisella tekoälyllä on monia vahvuuksia, on sillä myös monia heikkouksia sekä eettisiä ongelmia, kuten puolueelliset algoritmit tai tietosuojakysymykset. GenAI:n käytöstä pk-yrityksissä on tehty vain vähän tutkimusta ja näillä yrityksillä ei välttämättä myöskään ole osaamista ohjeistaa tekoälyn käyttöä sen uutuuden vuoksi. Näiden seikkojen vuoksi tässä tutkielmassa pyrittiin ymmärtämään, miten markkinoinnin ammattilaiset Suomessa kokevat GenAI-työkalujen hyödyt sekä haittapuolet. Kirjallisuuskatsaus läpikävi sekä GenAI:n vahvuudet että heikkoudet markkinoinnissa ja rakensi teemakartan kvalitatiiviselle tutkimukselle.</p> <p>Teemakartan pohjalta järjestettiin puolistrukturoituja haastatteluja, jotta voitiin ymmärtää markkinoinnin ammattilaisten näkemykset GenAI:n käytöstä heidän työssään. Tutkielma edisti aiempaa teoriaa GenAI:n käytöstä markkinoinnissa tuomalla esiin pk-yritysten näkökulmaa. Tulokset osoittivat, että pk-yritysten markkinoinnin ammattilaiset tuntevat tekoälyn heikkoudet sekä eettiset ongelmat, mutta käyttävät sitä luovuuden kehittämiseen ja näkevät tekoälyn sparraavana apulaisena. Tekoälyn käytön ohjeistus on osittain puutteellista, vaikka ammattilaiset näkevät ohjenuorat tärkeinä. Tämä tutkielma tarjoaa markkinointipäälliköille mahdollisuuden muodostaa ohjenuorat GenAI:n käyttöön organisaatiossa, sekä antaa esimerkkejä siitä, miten näitä työkaluja käytetään tehokkaasti markkinoinnin töissä.</p>	
Asiasanat digitaalinen markkinointi, sisältömarkkinointi, tekoäly, generatiivinen tekoäly	
Säilytyspaikka Jyväskylän yliopiston kirjasto	

CONTENTS

1	INTRODUCTION	7
1.1	Study objectives and research questions	8
1.2	Structure of the study	8
1.3	AI disclosure.....	9
2	GENERATIVE ARTIFICIAL INTELLIGENCE IN DIGITAL MARKETING 11	
2.1	Digital marketing	11
2.1.1	Digital content marketing	12
2.1.2	Digital marketing in SMEs.....	13
2.2	Artificial intelligence (AI) in marketing	14
2.2.1	Mechanical AI	15
2.2.2	Thinking / Analytical AI	15
2.2.3	Feeling / Intuitive AI.....	15
2.3	Generative artificial intelligence (GenAI) in marketing.....	16
2.3.1	Content creation and brainstorming	17
2.3.2	Web development & SEO	20
2.3.3	Organization-tuned LLMs	21
2.3.4	GenAI in Finnish organizations	21
2.4	Ethical considerations and threats of GenAI in marketing	22
2.5	Guidelines and regulation of GenAI.....	23
2.6	Future insights and possibilities of GenAI in marketing.....	24
2.7	Key themes.....	26
3	DATA AND METHODOLOGY.....	27
3.1	Qualitative research method	28
3.1.1	Semi-structured interview	29
3.2	Data collection	29
3.2.1	Interview guide	29
3.2.2	Study participants	30
3.2.3	Transcription and translation.....	31
3.2.4	Ethical considerations of data collection and storage.....	31
3.3	Data analysis.....	32
3.3.1	Thematic analysis	32
4	FINDINGS.....	34
4.1	Digital marketing activities and GenAI tools	34
4.2	Strengths of GenAI	36
4.3	Weaknesses of GenAI.....	37
4.4	Ethical considerations of GenAI.....	39
4.5	Guidelines and initiative for GenAI.....	41
4.6	Future of GenAI	42

5	CONCLUSIONS.....	43
5.1	Summary of findings.....	43
5.1.1	Answer to RQ1	43
5.1.2	Answer to RQ2	44
5.1.3	Answer to RQ3	44
5.2	Theoretical contributions.....	45
5.3	Managerial implications	46
5.3.1	Use cases for GenAI in marketing	46
5.3.2	Guidelines for GenAI use in marketing.....	47
5.4	Societal findings	49
5.5	Limitations of the study	50
5.6	Future research agenda.....	50
	REFERENCES.....	52
	APPENDICES.....	58

FIGURES

FIGURE 1.1	The structure of this master's thesis.....	9
FIGURE 2.1	Different types of artificial intelligence in marketing, based on Huang & Rust (2021), pp. 31-32 & Vlačić et al. (2021), p. 195.....	14
FIGURE 2.2	Key themes from literature review visualized as a thematic map	26
FIGURE 3.1	Interview/topic guide process, simplified and adapted from Bell et al., 2022 (pp. 430-431)	30
FIGURE 3.2	Thematic analysis process, adapted from Braun & Clarke, 2006, as stated in O'Gorman & MacIntosh, 2015 (p. 145).....	33

TABLES

TABLE 1.1	AI tools used in this thesis and examples of prompts, adapted from Luoma-aho (n.d.).....	9
TABLE 2.1	Non-comprehensive list of Generative AI tools in marketing, adapted from Kshetri et al. (2024), pp. 2-3	17
TABLE 2.2	Summary of GenAI's strengths and weaknesses in content creation	19
TABLE 2.3	Summary of ethical considerations of GenAI in marketing use	23
TABLE 2.4	Future insights and possibilities of GenAI in marketing use ..	25
TABLE 3.1	Interviewees and their background.....	31
TABLE 4.1	GenAI tools used by study participants	36
TABLE 5.1	Recommended uses for GenAI tools in marketing	47
TABLE 5.2	List of suggested guidelines for GenAI use and explanations	48

1 INTRODUCTION

Artificial intelligence (AI) is here to stay – no matter the industry, these machine-learning-based systems and large language models (LLMs) can improve many different business activities all the way from product development to marketing strategy (Huang & Rust, 2021). In marketing, artificial intelligence can be used, among other things, to generate content such as texts, pictures, videos and podcasts – such AI is usually called generative AI (abbreviated GenAI or GAI). Therefore, GenAI can be very useful for marketing professionals, whose job is to create compelling content to attract new and extant customers with content on the organization website or social media channels. However, with such new technologies there are also some challenges. Some scholars are worried about i.e. ethical considerations such as privacy of data and others about biased algorithms (Kshetri et al., 2024).

While generative AI use might be the new normal for big, global corporations, the small and medium-sized enterprises (SMEs) might have challenges implementing GenAI in their work or regulating its use. In the European Union, 98.9 % of businesses are micro or small-sized, meaning they employ less than 50 people, and medium-sized enterprises with 50-249 employees 0.9 % (Eurostat, 2022). Micro-sized companies employ less than 10 employees. According to Microsoft's and LinkedIn's 2024 Work Trend Index Annual Report (2024), 74 % of Finnish leaders think their organization needs to adopt AI to stay competitive, but also 71 % of the leaders worry about the lack of a plan and vision to implement AI usage.

According to Statista (2021), the worldwide market for artificial intelligence in marketing was estimated at US \$15.84 billion in 2021, but the revenue is estimated to grow fast – the estimated market size in 2028 is US \$107.5 billion. Therefore, it is safe to say that the competence for using generative artificial intelligence efficiently is a sought-after future characteristic for any employee and even a job called “prompt engineer” might evolve (Korzynski, Mazurek & Kurasinski, 2023).

1.1 Study objectives and research questions

This master's thesis aims to study, how generative artificial intelligence is used in Finnish small and medium-sized enterprises (SMEs), both in B2B and B2C industries, in their marketing operations and which opinions and experiences the marketing professionals have of it. The extant research about generative AI in marketing is mainly focused on either its strengths or challenges and either global or specific locations not including Finland. This topic is, however, not yet studied comprehensively. In this master's thesis, the marketing activities enabled by generative AI, as well as its weaknesses and ethical considerations will be comprehensively scrutinized later.

Wahid, Mero & Ritala (2023) suggested future research agenda for researching generative AI-assisted marketing in SMEs, as they might use those tools differently from their larger competitors. Kshetri et al. (2024) list organizational characteristics as a future research field in generative AI use. This thesis aims to discover all aspects and views of generative AI, whether they are positive, negative or questionable, to provide managerial insights for Finnish SMEs as well as ethical considerations. Based on the extant research, the following three research questions were created:

RQ1: How do marketing professionals in Finnish SMEs use and perceive the value of generative AI in their work?

RQ2: What kind of guidelines or policies do Finnish SMEs have for generative AI use?

RQ3: Does the initiative for generative AI usage come from the employees or the organization?

Exploration based on these research questions also provides this thesis with an opportunity to give managerial implications regarding guidelines in generative AI use in SMEs, if they are lacking a framework for regulating AI. This thesis includes a comprehensive summary of marketing activities enabled by generative AI, with the emphasis on small and medium-sized enterprises with smaller resources, as well as interviews with marketing professionals in SMEs with experience in generative AI tools.

1.2 Structure of the study

The structure of the master's thesis adapts the JSBE structure, see Figure 1.1. First, extant literature about digital marketing and artificial intelligence (AI) in marketing is reviewed to get an insight into how generative AI can influence

digital marketing activities and what are the perceived benefits and challenges, as well as ethical considerations.

Second, the research method is chosen, and qualitative research method is justified in text. This study uses semi-structured interviews as a data collection method to get insights from marketing professionals in Finnish SMEs. The interview questions are based on the literature review topics.

Third, the interviews are thematically analyzed from transcriptions, and the findings are then explained in text and figures. Themes evolved from the interviews are compared to those from literature review. Potential new themes are also reflected on.

Fourth, the findings from semi-structured interviews are scrutinized. Insights from interviewees are gone through by writing and quotations. The order of themes follows the key themes from the literature review.

Finally, this master's thesis aims to provide managerial implications as to how generative AI tools can be successfully used in digital marketing activities. In addition to the usage opportunities, this thesis gives guidance as to how marketing managers can create guidelines for generative AI tool usage for their teams to ensure ethical considerations are scrutinized.

FIGURE 1.1 The structure of this master's thesis.



1.3 AI disclosure

Generative artificial intelligence tools, such as ChatGPT were used making this master's thesis in accordance with JSBE's principles for the use of generative AI (Luoma-aho, n.d.). AI tools were used mainly to develop ideas and improve the text written by the researcher. The answers from AI were not used as is but checked and modified to better fit the context. No questions regarding extant literature were asked from AI tools thus avoiding hallucinations and false information. See Table 1.1 for examples of prompts used.

TABLE 1.1 AI tools used in this thesis and examples of prompts, adapted from Luoma-aho (n.d.)

Tool Used	Purpose of Use	Examples of Prompts Used
ChatGPT 4o (OpenAI)	<ul style="list-style-type: none"> - Improving my own text - Translation of own texts 	<ul style="list-style-type: none"> - Help me to rephrase this sentence: ... - Please translate this sentence to English: ...

	<ul style="list-style-type: none"> - Requesting feedback - Brainstorming interview questions 	<ul style="list-style-type: none"> - Is this a good structure for the titles? - How could I ask about (<i>explained topic</i>) from my interviewees?
JYU AI Transcription (Research Video)	<ul style="list-style-type: none"> - Transcription of interviews 	(No prompting required)

2 GENERATIVE ARTIFICIAL INTELLIGENCE IN DIGITAL MARKETING

2.1 Digital marketing

Digital marketing as a term has evolved mainly from 2010s onwards and it typically means all means of marketing which are done in a digital form and with digital technologies, e.g. sales promotion, customer communication and brand building (Lahtinen, Pulkka, Karjaluoto & Mero, 2023; Charlesworth, 2020). It includes activities like web page development, search engine optimization (SEO) and social media marketing, too.

Nowadays, a buyer has all the necessary information they need to purchase on hand, as they have a smartphone: they can e.g. check online reviews, compare prices and search for more information about a product on the go (Lahtinen et al., 2023). The aim is to have a customer-centric approach to a modern-day digital marketing: digital marketing activities should be based on careful understanding of the customer or buyer and their journey before, during and after the purchase. Digital marketing can have positive effect on value creation for the consumer – this requires in-depth knowledge of the typical buyer and their preferences (Lahtinen et al., 2023).

Digital marketing has developed from web portals to social media, all the way to mobile-first approach with user-generated content (UGC) and internet of things (IoT) – according to Lahtinen et al. (2023) and Charlesworth (2020), this next level of digital marketing also includes artificial intelligence (AI). People are interested to read and watch different kinds of content, such as a review of a product, whether it is branded communication or made by a peer influencer. Influencers, such as celebrities or YouTube creators, are nowadays an essential part of digital marketing – they can promote products or services (Charlesworth, 2020).

The objectives of digital marketing often align with offline marketing objectives – brand development, revenue and customer service – but the channels in digital marketing are online, such as a website or e-commerce (Charlesworth, 2020). In digital marketing, the objectives and measurement tactics can be more specific than in offline marketing. Website and search engine analytics are also a part of measurement of successful digital marketing activities: analytics show i.e. web page views, bounce rates and average time spent on page (Charlesworth, 2020). SMART goals (specific, measurable, achievable, realistic & time-bound) can be used to measure a digital marketing campaign performance (Charlesworth, 2020; Lahtinen et al., 2023).

Regulatory factors, such as the General Data Protection Regulation (GDPR) have changed and are likely to change digital marketing practices such as targeting and measurement (Lahtinen et al., 2023; Charlesworth, 2020). Privacy and the reduction of disinformation are important factors to consider when regulating new technologies. The European Union has also enacted the Digital Services Act (DSA), which regulates online services such as app stores and social media to ensure the privacy of the user and to create a fair competitive environment (European Commission, 2022). EU is also one of the first administrative bodies to regulate artificial intelligence technologies with their AI Act, which is currently being implemented in many countries (including Finland) within 2025 – 2026 (European Commission, 2024).

2.1.1 Digital content marketing

One of the benefits of digital marketing is the effective and cheap distribution of content – blog texts, articles, guides, videos or podcasts can be easily shared on online platforms and websites to boost sales or lead acquisition (Terho, Mero, Siutla & Jaakkola, 2022). This content can be made for both B2C and B2B customers. For such activities, a definition of digital content marketing (DCM) is used. Digital content marketing “*involves creating, distributing and sharing relevant, compelling and timely content to engage customers at the appropriate point in their buying consideration processes*” (Holliman & Rowley, 2014, as stated in Terho et al., 2022, p. 295). Sometimes, DCM can also be called inbound marketing – in contrast to outbound marketing, which uses more conservative advertising and lead acquisition techniques such as cold calling and printed magazine advertisements (Charlesworth, 2020, p. 6; Terho et al., 2022).

The goal is to attract the customer with information they are searching about – usually, this information can be found via search engines. Thus, one of the main activities in DCM is search engine optimization (SEO), which means that organizations optimize their web content to be found in search engines such as Google, foremostly in the organic (not-paid-for) results (Charlesworth, 2020; Lahtinen et al., 2023). Content marketers need to be knowledgeable about Google’s evaluation of trustworthy websites to be successful in SEO: the so-called EEAT (experience, expertise, authority & trustworthy) perspective is important (Simmonds, 2024). Buyer personas, fictional characters but based on typical buyers, can be created to understand the customers perception and needs – this

way the search engine optimization and web page navigation can be done in a way the customer finds helpful (Lahtinen et al., 2023). The buyer personas also help the organization to find the right channels for leveraging their content, e.g. web pages and different social media channels. The different channels, such as social media pages, bring visitors, but the goal is usually to turn a visitor into a lead by directing them to the website to view content such as blog posts (Lahtinen et al., 2023).

Content marketing is beneficial for both B2B and B2C industries, however, their approach to content marketing might differ (Lahtinen et al., 2023). Personalization of content can be seen as a part of the concept of segmentation, targeting and positioning (STP), which is an essential part of marketing (Charlesworth, 2020; Huang & Rust, 2021). Personalization is more used in B2C environments, to not only aim for one-time purchases, but to create long-term customer relationships (Hollebeek & Macky, 2019). Also, in B2C context, personalization of content is likely to improve customer experience, increasing the buying intention (Kshetri et al., 2024).

Although DCM has made personalization of content more typical, not many B2B companies have personalized their content for their buyer personas thus not getting out the full potential from their marketing activities (Terho et al., 2022). With the help of AI, the personalization of content becomes easier even for B2B organizations, where the sales process is usually longer and more complicated (Lahtinen et al., 2024). DCM in B2B marketing should concentrate on understanding the buyer journey, providing valuable content for each step and finally engaging the customer to make a purchase (Terho et al., 2022; Lahtinen et al., 2023). If the content does not provide a solution to a problem or reach a goal, a B2B buyer is not likely to read through content (Terho et al., 2022).

2.1.2 Digital marketing in SMEs

Small and medium-sized enterprises (SMEs) are important in the Finnish society. Calculated with the European Union limit values, 98.3 % of Finnish enterprises are micro-, small- or medium-sized, making up 36 % of yearly revenue of all enterprises in Finland (Heljala, Myllymäki & Suomalainen, 2023). SME, in the European Union, is an enterprise with less than 250 employees and a turnover of less than € 50 million or a balance sheet total less than € 43 million (European Commission, n.d.). However, most of the enterprises in the EU are micro or small-sized, meaning they employ less than 50 staff and have a turnover of less than € 10 million.

While larger corporations and enterprises typically have the resources to invest in new technologies and content marketing strategies, SMEs have limited resources for content creation (Kraus et al., 2019, as stated in Wahid et al., 2023). SMEs in the recent decade have taken advantage of online and social media marketing, but their marketing is typically not based on data-driven strategies unlike with larger companies (Saura, Palacios-Marqués & Ribeiro-Soriano, 2023). According to recent studies, employees in SMEs bring their own AI tools to work more likely than in larger organizations (Microsoft & LinkedIn, 2024).

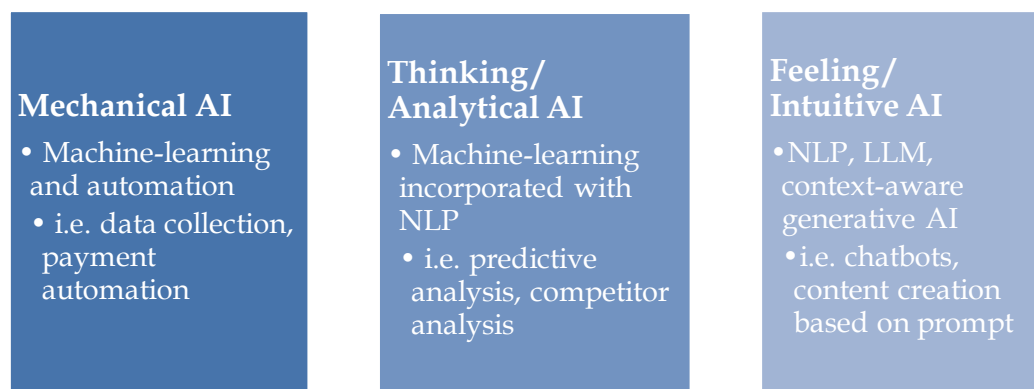
Generative AI tools can be helpful for content creation, especially in SMEs, since they can save time and cost resources (Wahid et al., 2023). Wahid et al. (2023) also presume that SMEs will use generative artificial intelligence tools differently from larger enterprises – for example, due to the lack of time, they might not check the reliability or truthfulness of materials created with AI. This is why the use of generative AI tools in smaller enterprises needs to be further researched.

2.2 Artificial intelligence (AI) in marketing

While the term artificial intelligence or AI has been somewhat recognized since 1955 when three university professors in the US and two experts from IBM and Bell Telephone developed a workshop for machine learning, AI has become a vernacular, trendy term in the 2020s because of the technologies such as ChatGPT which recognize contexts and respond human-like (Mucci, 2024). The early artificial intelligence systems focused on machine-learning algorithms, but as early as in the 1970s, the first natural language processing (NLP) system was created. However, not until 2011 natural language questions were answered by IBM's Watson in the game show "Jeopardy!" – also, Apple's voice assistant Siri was introduced in 2011 (Mucci, 2024).

Huang & Rust (2021, p. 31) define artificial intelligence as *"the use of computational machinery to emulate capabilities inherent in humans, such as doing physical or mechanical tasks, thinking, and feeling"*. Artificial intelligence (AI) tools can be separated into many categories in marketing based on their main AI technology. Huang & Rust (2021), as stated above, divide these tools to mechanical, thinking and feeling AI. These terms are scrutinized in Figure 2.1 and the following chapters.

FIGURE 2.1 Different types of artificial intelligence in marketing, based on Huang & Rust (2021), pp. 31-32 & Vlačić et al. (2021), p. 195



2.2.1 Mechanical AI

Mechanical AI, according to Huang & Rust (2021) and Vlačić et al. (2021), uses machine-learning for recognizing occurring patterns and automation. Machine learning means that methods and parameters are automatically memorized and optimized to find a best solution instead of using predefined, fixed solutions programmed by humans (Mariani, Perez-Vega & Wirtz, 2022). Thus, mechanical AI can find new insights from data as well as be used to automate certain tasks.

These kinds of tools can be used in marketing for i.e. data collection, e-commerce payment automation and automated communication (e.g. feedback queries after purchase). It can also be used to automated targeting and retargeting purposes (Huang & Rust, 2021). Machine learning makes gathering big data easier, but the final interpretations are for the marketer to make (Huang & Rust, 2021).

2.2.2 Thinking/ Analytical AI

Thinking AI is mainly about predictive analytics of the market and competitors, using machine-learning with data incorporated with natural language processing (NLP, e.g. chatbots). Vlačić et al. (2021) describe this kind of AI “analytical” rather than “thinking”. These kind of AI tools can be used to identify competitive advantages as well as for personalizing prices based on customer data (Huang & Rust, 2021).

Thinking or analytical AI takes a step forwards compared to mechanical AI, since it can provide its own insights and suggestions based on the (customer) data. Hence, it is typically part of modern customer relationships management (CRM) systems (Vlačić et al., 2021). Analytical AI has been used in various business tasks for decades for predicting i.e. optimal price or likelihoods of buying intention (Grewal et al., 2024). Analytical AI makes the interpretation of large data easier.

2.2.3 Feeling/ Intuitive AI

Feeling AI can interpret and respond to emotions and understand contexts using natural language processing (NLP) and recurrent neural networks (RNN) – therefore, it can be used in customer service, positioning and building relationships (Huang & Rust, 2021; De Bruyn et al., 2020). Vlačić et al. (2021) call this kind of AI intuitive rather than feeling. A neural network can be described as “*computer software that simulates human intelligence to deduce or learn from a dataset*” (Law & Au, 1999, as stated in Mariani et al., 2022, p. 7). Since e.g. ChatGPT uses NLP and neural networks, it can be categorized as feeling and intuitive AI. With this kind of AI, the accuracy and quality of answers is affected directly by the quality and quantity of the training data (Grewal et al., 2024).

Unlike previous mechanical and analytical AI tools, intuitive/feeling AI tools can interact with users and create personalized content, responding to even emotions of customers on chatbot discussions (Huang & Rust, 2021; Grewal et al.,

2024). This makes it easy to use even without previous experience with AI. This brings advantages to all kinds of enterprises: it can be used in e.g. marketing, sales or product development, since it does not require intensive training (Grewal et al., 2024).

Machine-learning based, mechanical AI tools are therefore different from context-aware, feeling AI systems which use NLP and can discuss with the user and provide natural answers to questions. This master's thesis concentrates on these latter kinds of generative AI tools in marketing use, since generative AI tools are already being used by 75 % of knowledge workers and majority of leaders are already expecting employees to have (generative) AI skills (Microsoft & LinkedIn, 2024).

2.3 Generative artificial intelligence (GenAI) in marketing

Generative artificial intelligence, often abbreviated as generative AI or GenAI, can be divided into two disciplines – models based on deep-learning neural networks (i.e., generative pre-trained transformers, GPTs) and generative diffusion models (e.g., image generation tools) (Bordas et al., 2024; Grewal et al., 2024). There is no single definition for GenAI, but some generalizations can be made. GenAI is able to make predictions and generate content thanks to the training and parameters it has obtained, therefore, it is called “generative” (Ghahramani, 2015, as stated in Bordas et al., 2024).

As explained, generative AI has been available for decades, but it only gained popularity in 2020, when OpenAI introduced their generative pre-trained transformer, GPT-3, which could produce coherent answers to natural language questions without no task-specific training (Mucci, 2024). OpenAI's ChatGPT is one of the first large language model (LLM) using AI tools for the masses – this means that large datasets are being used to train it to understand and generate natural language and to perform other tasks (IBM, 2023). Transformer models, such as ChatGPT, do not understand language like humans do, but predict the most likely output based on its generative pre-training, using a transformer architecture (Belcic & Stryker, 2024). These kinds of GenAI tools are used by prompting: the user can ask natural language questions or tell the tool to do a certain task based on instructions (Kshetri et al., 2024).

The development of GPTs has been quick – while OpenAI's GPT-3 had 175 billion parameters, GPT-4 allegedly has 1.8 trillion parameters, which is 10 times more (Mucci, 2024; Schreiner, 2023). Within five days of its launch in 2022, ChatGPT had gained 1 million users – it is estimated that nowadays ChatGPT has 300 million weekly users (Backlinko, 2024). Also, DALL-E, the image creation tool from OpenAI, has had three different versions within 2021-2023 (Mucci, 2024). New technology enterprises have also developed their own generative AI tools. Chinese DeepSeek R1, an LLM based on reinforcement learning (RL) without supervised fine-tuning, was introduced in January 2025, competing

against OpenAI's ChatGPT o1 (Khatib, 2025). Some other LLM tools include Claude, developed by US company Anthropic and Google's Gemini (Eagle, 2025).

Being perceived as easy to use, as they usually do not require specific skills, GenAI tools have been adapted well in both personal and in professional life (Kshetri et al., 2024). This fast development and ease to use means that there are a lot of marketing activities, too, that can be achieved with the help of GenAI tools, and these will be introduced in the next chapters.

2.3.1 Content creation and brainstorming

Digital marketing consists of many aspects, one of which is content creation, whether the content is blog texts, videos or social media posts (Lahtinen et al., 2023). Generative AI tools, such as ChatGPT, can be used to create the marketing content (Kshetri et al., 2024; Wahid et al., 2023). If the organization does not want to use content fully written by a generative AI tool, then it can be used to brainstorm different topics for e.g. blog posts (Kshetri et al., 2024). In addition to brainstorming, GenAI tools such as Copilot or ChatGPT can be used as a search engine. This helps marketers with familiarizing with different topics such as technical terms. Unlike traditional search engines such as Google, GenAI tools try to understand the context of the query and may therefore be more relevant with its results, thanks to the LLM capabilities (Kerner, 2024). It can save time, as it can give clear explanations instead of merely links to web pages.

As mentioned before, digital content marketing (DCM) emphasizes the personalization of content for different buyers to convince them towards buying. Generative AI and tools like ChatGPT or Jasper.ai (see Table 2.1) can help create these kinds of buyer personas – and suggest right content for those – quicker than a marketer could, as well as help with writing personalized copies or blog texts (Davenport & Mittal, 2022). GenAI tools can also be prompted to make sure its output will be in line with SMART goals.

TABLE 2.1 Non-comprehensive list of Generative AI tools in marketing, adapted from Kshetri et al. (2024), pp. 2-3

Generative AI tool	Example of use in marketing
OpenAI – ChatGPT (GPT-4o, o1)	Brainstorming of ideas, creating marketing content (text), website development, personalization of content
OpenAI – DALL-E2, DALL-E3	Image and art creation from a prompt
Microsoft Copilot	Brainstorming of ideas, creating marketing content (text), website development, personalization of content
Midjourney	Image creation from a prompt
Stable Diffusion	Image creation from a prompt
OpenAI – Sora	Video creation from a prompt, text, image and/or a video
Steve AI	Video creation from a prompt, voice-to-video

Adobe Photoshop ("Generative" functions)	Image editing from a prompt, image generation from a prompt
Jasper.ai	Creating marketing content (text) and ad copy
Copy.ai	Creating marketing content (text) and ad copy

Generative AI tools using generative diffusion models can produce images and videos based on a prompt (Bordas et al., 2024). These kinds of GenAI tools, such as DALL-E3 or Midjourney (see Table 2.1), can be used to produce creative content such as image or even art for an organization (Korzynski et al., 2023). According to recent research, generative diffusion models are now capable of producing highly realistic images that are indistinguishable from those created by humans (Radivojevic et al., 2024). More traditional image editing software like Adobe Photoshop have also integrated generative AI features to edit pictures by prompting (Adobe, n.d.). Furthermore, some video generation tools using generative diffusion models, such as OpenAI's Sora or Steve AI, are available. Generative diffusion models can help creating visual content aimed for less-represented people such as minorities (De Cremer et al., 2023).

Multiple authors have emphasized GenAI's timesaving and efficiency-enhancing characteristics for marketing use – GenAI allows marketers to identify and produce content faster (Kshetri et al., 2024; Dwivedi et al., 2024; Salesforce, 2023). Since GenAI can produce content faster, it can also save costs of resources such as working hours or outsourced materials (Kshetri et al., 2024). This can free up time from marketers' workload.

As personalization is important in DCM context, GenAI also makes contextualization and customer experience personalization easier – for example, it can create buyer personas based on given prompts (Davenport & Mittal, 2022; Kshetri et al., 2024; Huang & Rust, 2021). The personalization capabilities of GenAI make it easier to reach populations or groups that were harder to get through before (De Cremer et al., 2023; Kshetri et al., 2024). GenAI tools usually can learn about e.g. the tone of voice of an organization and can therefore be optimized for creating content that is in line with brand guidelines and buyer personas (Korzynski et al., 2023).

Generative AI tools have become so sophisticated at content creation – i.e., text, pictures and videos – that consumers do not recognize AI-created content easily (Radivojevic et al., 2024). This may however cause the consumer the Uncanny Valley effect: the feeling of eeriness and discomfort when reading content that they know has been generated artificially but which seems humane (Radivojevic et al., 2024). If the company is transparent about their GenAI usage, then this can negatively affect their lead process. Over 70 % of consumers want brands to disclose if a service, content or interaction is powered, or created by AI (Graveman, 2023).

Although GenAI has some impressive strengths in content creation, it has its weaknesses, too (see Table 2.2). A lot of these can be seen due to the datasets GenAI tools have been trained on. Scholars have been worried about AI's hallucinations – when a generative AI such as ChatGPT produces misleading, wrong information and sources (Korzynski et al., 2023; Wach et al., 2023; Dwivedi

et al., 2023; Belcic & Stryker, 2024). The user must always acknowledge that GenAI tools such as ChatGPT merely predicts its output, not always being truthful. Therefore, any content created by GenAI tools must be checked before publishing.

Another problem evolving from pre-trained data are the algorithmic biases. When data is collected from biased environments (such as country-specific websites) it can be harmful and further spread unwanted information with e.g. political ideologies or racial discrimination (Arora et al., 2023; Dwivedi et al., 2023; Sheng et al., 2021; Pantano et al., 2024; Wach et al., 2023). GenAI providers such as OpenAI are responsible for removing harmful content from their LLMs, but no GenAI tool is totally safe from providing misleading or harmful information (Arora et al., 2023). The data used by GenAI tools is usually a couple of years old, hence it can also make obsolete statements or not be up to date (Dwivedi et al., 2023; Belcic & Stryker, 2024). Also, GenAI tools are trained to please the user, and therefore they might agree on untruthful topics and not correct the user – this phenomenon is called sycophancy (Sharma et al., 2023).

Not related to the training data, but the intensive computing power resources required by the GenAI tools, another weakness for GenAI is that it requires large amounts of electricity. This is against the sustainability goals of organizations, usually aiming to minimize their electricity consumption. UK's National Grid estimates that because of AI data center needs, the electricity demand is going to six-fold in the country in 10 years (Baraniuk, 2024).

TABLE 2.2 Summary of GenAI's strengths and weaknesses in content creation

Issue - Strengths in content creation	Author(s)
Generative AI is useful for Search Engine Optimization (SEO) and web design	Davenport & Mittal (2022); Dwivedi et al. (2023)
Generative AI can be used to contextualize and personalize customer experiences thus enhancing the sales lead generation process, both in B2B and B2C environments	Davenport & Mittal (2022); Kshetri et al. (2024); Lahtinen et al. (2024); Huang & Rust (2021)
Higher efficiency & productivity of marketing activities	Kshetri et al. (2024); Dwivedi et al. (2023)
Generative AI can help with linguistics, e.g. translations and grammar	Botpress (2023)
Generative AI has become so sophisticated that people do not recognize that content is AI-generated	Radivojevic et al. (2024)
Generative AI can save costs of resources	Kshetri et al. (2024)
Generative AI can learn contexts and tone of voice if prompted correctly	Korzynski et al. (2023)
Generative AI can identify customer needs and perceptions from user-generated content	Huang & Rust (2021)

Generative AI can save time needed for content creation	Kshetri et al. (2024); Salesforce (2023); Dwivedi et al. (2023)
Issue – Weaknesses in content creation	Author(s)
Pre-trained AI tools can have algorithmic biases due to the lack of inclusivity in the training datasets	Arora et al. (2023); Dwivedi et al. (2023); Sheng et al. (2021); Pantano et al. (2024); Wach et al. (2023); Grewal et al. (2024); Lahtinen et al. (2024)
Generative AI can hallucinate (produce misleading or wrong information and sources)	Korzynski et al. (2023); Wach et al. (2023); Dwivedi et al. (2023); Belcic & Stryker (2024); Grewal et al. (2024); Lahtinen et al. (2024)
Generative AI wants to align with user’s expectations (sycophancy) even if they are incorrect or misleading	Sharma et al. (2023)
Generative AI lacks originality, as it predicts and produces content from existing information	Dwivedi et al. (2023); Lahtinen et al. (2024)
Pre-trained generative AI can produce obsolete information due to the age of trained data	Dwivedi et al. (2023); Belcic & Stryker (2024); Lahtinen et al. (2024)
If consumer is aware of AI-generated content, they may experience the Uncanny Valley effect	Radivojevic et al. (2024)
Costs for generative AI software might be too high, especially for SMEs	Kshetri et al. (2024)
Generative AI consumes a lot of electricity, thus not being in line with organizations’ sustainability goals	Baraniuk (2024)

2.3.2 Web development & SEO

Another key aspect of digital marketing is the organization website developing and search engine optimization (SEO) (Lahtinen et al., 2023). GPTs and other GenAI tools can also help with website development and SEO. It can provide possible keywords, title and structure suggestions (Davenport & Mittal, 2022). Marketing professionals can also ask e.g. ChatGPT help for producing content or designing the navigation from the user experience point-of-view. However, some scholars believe that search engines will update their algorithms to recognize content fully written by GenAI. This might affect their rankings negatively, as e.g. Google may see that as a “black hat” tactic (Shepherd, 2025).

Useful for web development, GenAI tools can be used to produce code snippets for desired layouts on websites, or to fix broken codes (Davenport & Mittal, 2022). This can improve the user experience on websites. However, the

prompts should be clearly articulated to get good results from code snippets, hence the prompter should have some understanding of coding prior.

Generative AI tools based on LLMs can also be trained to be used as a chatbot on the organization's website and to match the organization's tone of voice (Albrecht, 2023). This means that consumers can have human-like conversations with the organization without a human customer service representative as the LLM is aware of the context (Davenport & Mittal, 2022). However, some GenAI providers such as OpenAI do not authorize fine-tuning of their LLMs (Alavi & Davenport, 2023).

2.3.3 Organization-tuned LLMs

It is likely that fine-tuned existing LLMs will be developed more in the future. They are trained with the data of a single organization to produce content which is in line with the tone-of-voice and strategy of an organization (Alavi & Davenport, 2023; Albrecht, 2023; Grewal et al., 2024). These fine-tuned or organization-tuned AI systems can be used within the organization and the data will not be shared for training but rather used within a private cloud.

According to Harkness et al. (2023), generative AI will change from a sparring partner to a new ecosystem in companies, based in a fine-tuned LLM, with little to no interaction needed by a human. For example, an app created by the company can build personalized product entities using a LLM and their fine-tuned datasets (Harkness et al., 2023). Kshetri et al. (2024) predict that GenAI systems can help to build personalized marketing automation systems, which could produce content even for individual consumers.

Mainly larger tech corporations have developed their own LLMs as of now (Marshall, 2024). According to Alavi & Davenport (2023), at the moment, this might be too expensive or resource-intensive for small businesses to implement. In the future it might become more accessible and cheaper so SMEs can implement it better.

2.3.4 GenAI in Finnish organizations

GPTs are also highly capable of producing content in many foreign languages (Kshetri et al., 2024). For example, it can understand Finnish language and produce coherent texts in Finnish. Altogether, e.g. ChatGPT supports more than 80 languages (Botpress, 2023). The great language capabilities of GenAI tools are convenient for Finnish users, since Finnish is a demanding language – it can also be used in translations of marketing materials.

The research in Finnish marketing professionals using generative AI is rather limited, but some research has been conducted about marketing chief officers and managers, and their thoughts about generative AI. Marketing teams in Finland in 2023 have used GenAI to write blog texts and to brainstorm creative ideas – not so much for creative content such as images and videos (Numminen, 2023). 42.9 % of marketing managers said they are going to invest more in GenAI in 2024 and believe it makes marketing jobs faster, inspires employees as well as

makes up time for more strategic activities (Numminen, 2023). According to a recent report from Microsoft and LinkedIn (2024), 57 % of knowledge workers in Finland are using GenAI tools in their work, but 71 % of leaders are worried that they do not have an adequate plan nor vision to implement the use.

This master's thesis seeks to find out whether Finnish SMEs have guidelines for GenAI use, and what subject matters should be included in such guidelines especially for marketing use. By compiling both the positive and negative points of view about GenAI in marketing, managerial implications can be given about where GenAI can be effectively used and how its use should be regulated.

2.4 Ethical considerations and threats of GenAI in marketing

Some of the largest threats of generative AI in marketing are the ethical considerations such as data privacy, emphasized by many scholars in the field (Arora et al., 2023; Dwivedi et al., 2023; Kshetri et al., 2024; Pantano et al., 2024) – see Table 2.3. GenAI tools, such as ChatGPT can use any data that is given to it when prompting – this means that any data can be used to train new models of GPT (Belcic & Stryker, 2024). This risk can be prevented by using GenAI systems created for enterprises or using fine-tuned LLMs within the enterprise's own servers – also, GDPR-compliant GenAI tools should ensure that they are not disseminating personal information (Kshetri et al., 2024; Arora et al., 2023). Therefore, it is recommended that GenAI tools should be regulated for them to promote fair competition and to protect property rights and privacy (Wach et al., 2023; Arora et al., 2023).

GenAI is not an original source for text nor images, as it is based on pre-trained data – therefore, using GenAI fundamentally is copying somebody else's content (Dwivedi et al., 2024). GenAI can also produce obsolete information due to the pre-training data dating back usually to some years (Dwivedi et al., 2023; Belcic & Stryker, 2024). Thus, GenAI is not useful when it comes to processing recent information and creating content based on it.

Concerns have arisen, both in academic literature and public opinion, that AI is going to replace human employees as it is so capable of multiple actions and faster than its human counterparts (De Cremer et al., 2023). However, most scholars believe GenAI is going to be used to help employees, not to replace them completely (De Cremer et al., 2023; Dwivedi et al., 2023; Kshetri et al., 2024; Pantano et al., 2024). Human interaction is needed to train and develop GenAI, but as it is capable of a variety of tasks, it can be a risk for e.g. creative staff (De Cremer et al., 2023).

The fast pace of GenAI tools may lead to so-called technostress (expectations of faster working thanks to GenAI) that can be harmful for the employee (Wach et al., 2023). It is also pointed out that AI tools are developing at a fast rate – this calls for up-to-date knowledge of the employees about the AI tools they are using (Mutschler et al., 2024; Vlačić et al., 2021). This can demand time and resources, of which SMEs are usually lacking.

In the SME point-of-view, the paid, better versions of GenAI tools might be still too expensive for resource-limited companies (Kshetri et al., 2024). Since GenAI tools and especially organization-tuned systems are expensive to build, some scholars are worried about the intensification of inequalities in business growth and general development between larger organizations and SMEs (Wach et al., 2023).

TABLE 2.3 Summary of ethical considerations of GenAI in marketing use

Issue – Ethical considerations	Author(s)
The quick development of AI technologies calls for up-to-date knowledge in the organization	Mutschler et al. (2024); Vlačić et al. (2021)
The question of copyright and original, proprietary content when content is made by generative AI	Davenport & Mittal (2022); De Cremer et al. (2023); Belcic & Stryker (2024); Grewal et al. (2024)
Expectations of being experienced in generative AI tools may lead to technostress or techno-overload	Wach et al. (2023)
Data security and privacy concerns when using confidential or sensitive data in generative AI tools	Arora et al. (2023); Kshetri et al. (2024); Microsoft & LinkedIn (2024); Belcic & Stryker (2024); Grewal et al. (2024)
Smaller enterprises might not have the resources to develop GenAI models, which can exacerbate extant inequalities in business growth and development	Wach et al. (2023)
Generative AI could replace creative human employees due to cost savings	De Cremer et al. (2023); Dwivedi et al. (2023); Kshetri et al. (2024); Pantano et al. (2024)

2.5 Guidelines and regulation of GenAI

As there are a lot of ethical considerations and concerns regarding GenAI, many scholars and regulators have accentuated that ethical guidelines and regulations are needed to protect fair competition and to prevent unwanted, biased or misleading information provided by GenAI tools (Wach et al., 2023; Arora et al., 2023). This means that both organizations and nations should have their own regulations or at least guidelines in AI use (Wach et al., 2023). The users of GenAI tools should also be educated to detect disinformation. Experts in artificial intelligence are worried about the lack of e.g. intellectual property laws regarding AI (De Cremer et al., 2023). As generative AI is trained on data from internet –

both textual and image content – it can create content that resembles i.e. extant artwork. It is also questionable, who is the owner of AI-generated content such as artwork: is it the prompter or the large language model such as ChatGPT or the generative diffusion model such as Midjourney (De Cremer et al., 2023)?

One of the first national regulators of artificial intelligence is the European Union. EU's AI Act regulates AI use based on the different risk levels – for example, AI tools in critical infrastructure are identified as high risk, whereas transparency of AI is identified as limited risk (European Commission, 2024). The AI Act entered into force on 1st of August 2024, and it will be fully applicable in 2026. The AI Act establishes transparency requirements for all general-purpose AI models, ensuring greater clarity about how these models function. They demand AI developers ensure mitigation of risks and report any serious incidents (European Commission, 2024). The AI Act also protects individuals from being taken advantage of: for example, any AI social credit system or tracking during workday is strictly prohibited (European Commission, 2024).

Some criticism around the AI Act has, however, developed. Kusche (2024, pp. 9-10) points out that the AI Act is only a risk-based evaluation tool, and therefore it might not achieve “*creation of conditions for trustworthy AI*” it promises. The act also includes hard-to-define concepts such as human vulnerability which may cause paradoxical interpretations. Some are worried about the AI Act overregulating AI, thus hindering the technological innovations in the EU, making the European Union a non-competitive environment for businesses which want to develop their own AI tools (Symbio6, 2024).

The Finnish government has only begun with national implementation of EU AI Act in June 2024 (Finnish Government, 2024). The working group's timeline is April 2024 – June 2026 and it will evaluate the need for national legislation required by the AI Act. The group will also test the regulation in action in test environments, so-called sandboxes (Finnish Government, 2024).

2.6 Future insights and possibilities of GenAI in marketing

Generative AI has many opportunities in the future, thanks to the LLMs and their fine-tuning capabilities. Since AI tools have improved greatly in the recent years, many authors have predicted the future of these tools, how they will be used and what do they require from their users.

AI prompt engineering is expected to be a valuable competence in any job in the future – how AI is prompted is significant to the outcome, whether it is about creating marketing content or designing a new product (De Cremer et al., 2023; Korzynski et al., 2023). Korzynski et al. (2023) provide a guide for successful AI prompt engineering, including text-to-text prompts (e.g. ChatGPT) and text-to-image prompts (e.g. DALL-E2). Prompts should include i.e. clear articulation of the task, provide a context, refine instructions, give feedback to previous responses and take the token length into consideration. There is also a variety of prompt marketplaces and guides available on the internet to get better results

from e.g. ChatGPT (Davenport & Mittal, 2022; Korzynski et al., 2023). As managers are already expecting their employees to be familiar with GenAI tools, it is probable in the future that more employers begin training their employees and provide them with organization guidelines for AI use (Microsoft & LinkedIn, 2024 & Vlačić et al., 2021).

It can also be expected that GenAI will become one of the team members in projects, since they are great help in research, language editing and creating content (Dwivedi et al., 2023). This emphasizes the importance of human counterparts (and prompt engineering), as someone needs to prompt AI to do its part in the team. Scholars also suggest that content from GenAI should not be used as-is but checked and edited by a human (Grewal et al., 2024).

Generative AI is said to develop a revolution in the content marketing context and SEO. It is likely in the future that more people are going to search the internet with generative AI-powered search engines instead of original Google. GenAI tools can understand natural language questions better and provide written insights and compare different sources quickly, and this is why users may prefer generative AI as a search engine (Kerner, 2024). ChatGPT, for instance, uses Bing's search engine index, and this means from an SEO perspective that web pages should be visible for Bing's index, too (Bowman, 2024). It has been anticipated that typical searches made with i.e. Google are going to diminish and make way for generative engine optimization (GEO) (Simmonds, 2024). Other marketing professionals believe that search engines such as Google and Bing are going to adopt AI-based search methods such as searching while chatting – and this means that marketers should be up to date with SEO strategies (Shepherd, 2025). While an SEO strategy is still significant, in the future, the concentration should be on captivating content for consumers and generative AI tools instead of typical search engines.

TABLE 2.4 Future insights and possibilities of GenAI in marketing use

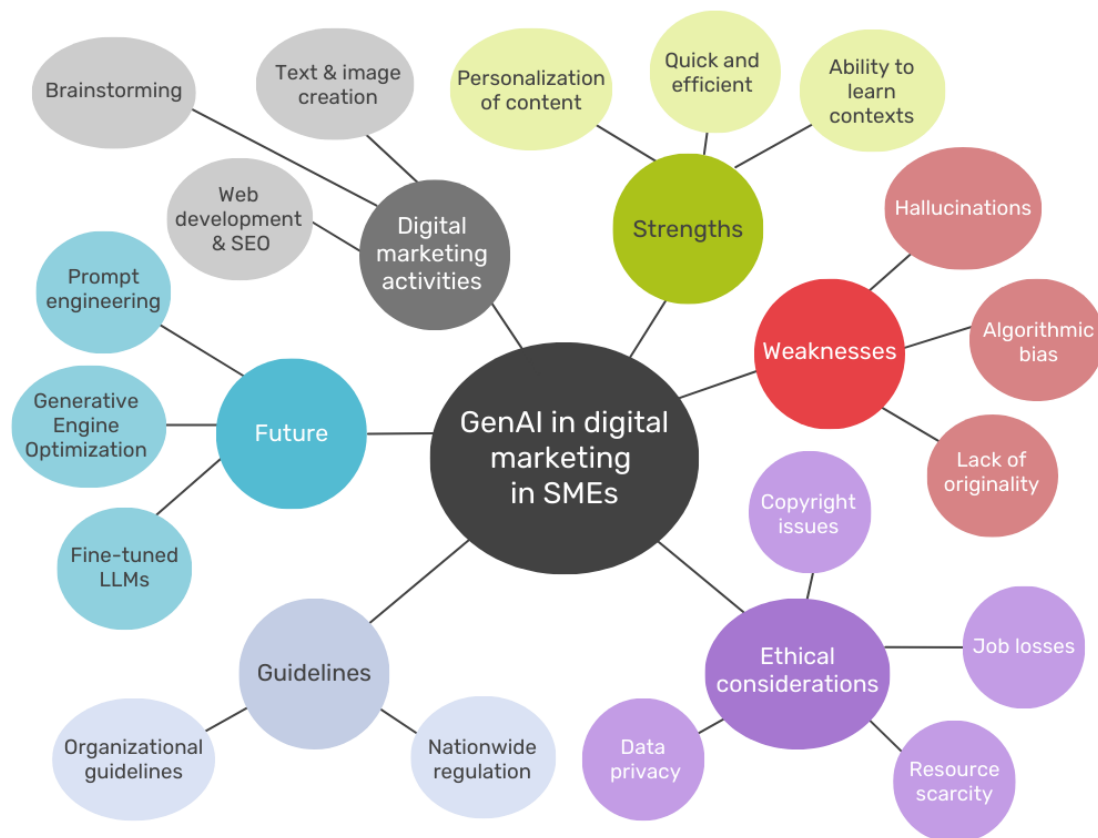
Issue – Future insights	Author(s)
Organization-tuned generative AI systems can be created with the help of extant large language models (LLMs)	Alavi & Davenport (2023); Davenport & Mittal (2022); Grewal et al. (2024)
Chatbots can be trained with Large Language Models (LLMs) to be personalized to an organization	Albrecht (2023); Davenport & Mittal (2022)
Prompt engineering is likely to become a new sought-after expertise in the job market	Davenport & Mittal (2022); De Cremer et al. (2023); Korzynski et al. (2023)
SEO experts can specialize in generative engine optimization (GEO)	Simmonds (2024)
Regulations and ethical guidelines can provide a fair, transparent environment for competition and prevent biased or harmful content generation	Wach et al. (2023)

Generative AI can become a team member in hybrid teams, e.g. a language editor or research assistant	Dwivedi et al. (2023)
Reaching specific audiences through faster personalization becomes easier thanks to generative AI tools	De Cremer et al. (2023); Kshetri et al. (2024)

2.7 Key themes

In this master's thesis, the literature review is used as a thematic map to create an interview topic guide. The methodology of this study will be scrutinized in the next chapter. The key themes of this master's thesis are visualized in Figure 2.2. These key themes include GenAI's digital marketing activities, strengths, weaknesses, ethical considerations, future insights and guidelines.

FIGURE 2.2 Key themes from literature review visualized as a thematic map



3 DATA AND METHODOLOGY

In this chapter the methodological choices of this master's thesis are outlined as well as the research methods, the data collection and analysis process. This thesis is guided by the research questions and objectives mentioned in the introduction chapter (1.1). The methodology for this thesis is chosen based on the extant literature and research on the subject.

Scholars such as Wahid et al. (2023) and Kshetri et al. (2024) suggested for future research, that generative AI use in small and medium-sized enterprises (SMEs) in marketing should be researched to see if firms with smaller resources tend to use these new technologies differently compared to larger organizations. The extant literature also emphasizes the need for regulation and guidelines for GenAI use in firms and nation-wide (Wach et al., 2023). The data of GenAI use in Finnish SMEs is scarce, although most of the enterprises in Finland are small and medium-sized.

To fill this research gap, this thesis aims to find out, how marketing professionals in Finnish SMEs use generative AI tools for their advantage, and what do they think are its strengths and weaknesses in marketing. In addition to the perceptions, this thesis endeavours to find out, what kind of guidelines Finnish SMEs have for GenAI use, as suggested by scholars due to many ethical considerations regarding GenAI. Since it is important to be familiar with the research topic, the literature review is used as a framework for the research questions and interview.

Ontology in research means the view of reality: it affects the approach for any research (Byrne, 2017). In this master's thesis, the ontological choice is constructivism, to build an understanding of GenAI use in the context of Finnish SMEs. Constructivism emphasizes the subjective nature of reality – reality which is shaped by e.g. personal experiences and contexts (Bell, Bryman & Harley, 2022). Epistemology suggests how the reality can be known (Byrne, 2017). The epistemological perspective of this master's thesis is interpretivism, to interpret the experiences of marketing professionals in Finnish SMEs. Interpretivism emphasizes that reality can be known and researched by examining

interpretations of participants in a specific context, usually with qualitative research methods such as interviewing (Bell et al., 2022).

3.1 Qualitative research method

Qualitative research method is applied to this master's thesis hence it allows for a nuanced exploration of the topic, generative AI in marketing, which is evolving rapidly. Rather than focusing on clearly defined variables and numerical values, qualitative research is usually based on textual or visual data (Bell et al., 2022). Business research and anthropology often gains advantages from qualitative, ethnographic methods, compared to quantitative and scientific methods (Walle, 2015). This is because qualitative research often concentrates on a narrow topic and researchers are seeking for insights from individuals to e.g. enhance strategies instead of focusing on numbers and statistics.

Qualitative research is used when in-depth understanding of the participants', in this thesis the marketing professionals', subjective experiences, perceptions and contextual factors are researched (Bell et al., 2022). Qualitative research method allows research to study i.e., how a product or a service is used and what the users think about it (Walle, 2015). As explained in the introduction of the main chapter, this master's thesis is constructivist and interpretivist to find out the experiences of marketing professionals about their GenAI use in Finnish SMEs.

It is also emphasized, that if modest prior insights about an issue are available, qualitative research can therefore be exploratory and provide new insights because of the rather unstructured issue (Eriksson & Kovalainen, 2016). In this master's thesis, the emphasis is on the generative AI use in Finnish SMEs, where the extant research is lacking data, but the concepts of digital marketing and content marketing are well-known within marketing professionals and there is considerable amount of research conducted within more than two decades. The use and perceptions of generative AI internationally have been studied much more recently, thanks to the widely adopted tools such as ChatGPT released in 2022 (Kshetri et al., 2024). Thus, this international research can be used to tailor qualitative research for Finnish marketing professionals in SMEs.

Qualitative research begins with setting research questions which are usually based on extant literature (Bell et al., 2022). Next step is to choose a research design which best suits the research. In this master's thesis, the literature review guided the formulation of the research question about the use and experiences as well as the guidelines needed for GenAI. As the target is not to generalize but to find out what the experiences of the Finnish SME's context are, interviews of marketing professionals in Finland is chosen as a research design.

3.1.1 Semi-structured interview

One of the most used methods of qualitative research is interviewing due to its explorative nature (Bell et al., 2022). Many different variations of interviewing are possible – some researchers use structured interviews and some unstructured, or semi-structured interviews. In qualitative interviewing the aim is to understand the interviewee's point of view flexibly, and this can be done by semi-structured interviewing (Bell et al., 2022).

In a semi-structured interview, the interviewer follows a structure of question topics but can ask follow-up questions that have emerged from the replies of the interviewee (Bell et al., 2022; O'Gorman & MacIntosh, 2015). Semi-structured interviews pay greater attention to the individual experiences and perceptions of the interviewee than structured interviews (O'Gorman & MacIntosh, 2015). They are time-consuming, but the data collected is rich and provides often even new information and insights for the research (Walle, 2015).

Before the interview, briefing should be done to reassure confidentiality between the interviewer and participant: how data is recorded, where it is used, and that the interviewer is non-biased and evaluative (O'Gorman & MacIntosh, 2015). In this master's thesis, the interviewees were provided with notice of study, privacy statement (GDPR-compliant) and were asked to consent to participate, using University of Jyväskylä's templates. JYU guidelines regarding participant consent in study and data collection for thesis study were adhered.

Online interviewing is a common practice in modern research. When conducting online interviews, it is important to make sure that both the interviewer and the interviewee are in a quiet environment, their microphones and cameras are working and that their internet connection is stable (Bell et al., 2022). In this master's thesis study, JYU Zoom was used to conduct interviews. It was suitable to get interviews from different locations in Finland and the service was provided and recommended by Jyväskylä University.

3.2 Data collection

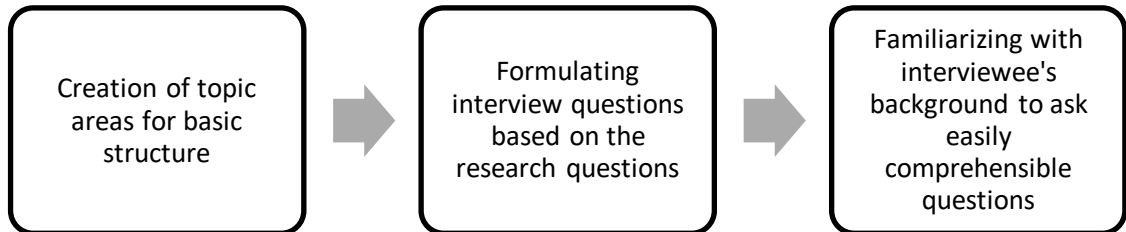
Data collection in qualitative research is usually done by having interviews or focus group discussions or ethnographic observation (Bell et al., 2022). The aim is to understand a phenomenon and the subjective viewpoints of the participants. In this chapter, the data collection method is further presented.

3.2.1 Interview guide

To formulate question topics, also called interview guides (see Figure 3.1), the research questions need to be broad enough to fit in multiple topics (Bell et al., 2022). The researcher needs to think about what they need to ask to answer their research questions they are interested in, as well as how to make the questions comprehensible to the interviewee (Bell et al., 2022). The interviewer also needs

to make sure their questions are not leading or biased to get valid responses (O'Gorman & MacIntosh, 2015).

FIGURE 3.1 Interview/topic guide process, simplified and adapted from Bell et al., 2022 (pp. 430-431)



In this master's thesis, the topic areas for interview questions have been created according to the main topics of the literature review and research questions (see Appendix 1). Topic areas under research question 1 include: current usage of GenAI and applications, strengths and weaknesses of GenAI, future and opportunities of GenAI, and ethical considerations of GenAI. Topic areas under research question 2 include guidelines and regulation of GenAI. Topic areas under research question 3 include initiative for GenAI usage.

3.2.2 Study participants

In interviews, the participants are often selected purposefully instead of randomized selecting, to get a coherent group of interviewees who have similar expertise and can discuss the topic comprehensively enough (Walle, 2015). In this master's thesis, the study participants are the interviewees (see Table 3.1). The participants were chosen purposefully to be employees in marketing. The interviewees are marketing professionals in Finnish SMEs (in Finnish, *pk-yritykset*) who have used generative AI tools in their marketing work, whether it is content creation, brainstorming of ideas, web development or else. They can work in either B2C and B2B enterprises, and their industry is recorded.

A LinkedIn post was made to recruit interviewees from Finnish SMEs and LinkedIn's search function was used to find professionals in marketing. Researcher also contacted his network contacts who are working in the field of marketing and the organization can be classified as an SME. Snowball sampling – asking an interviewee for suggestions from their network about suitable interviewees – was used after each interview. The interviews were conducted in March and April 2025.

The quantity of interviews in this master's thesis research is justified by data saturation. As same topics evolved from majority of the interviews, the research reached saturation. If the participants are homogenous and the research topic is narrow enough, less than 10 interviews are enough to reach saturation in qualitative data (Hennink & Kaiser, 2022).

TABLE 3.1 Interviewees and their background

Inter-viewee	Job title	Experience in marketing (years)	Industry	Working language	Micro / Small / Medium-sized*	B2B / B2C	Inter-view length (min)
I1	Marketing Manager	5	Occupational Healthcare	Finnish	Medium-sized	B2B / B2C	57
I2	Marketing Coordinator	5	ERP Software Development	Finnish	Small	B2B	54
I3	Marketing and Communications Specialist	12	Tire Development & Plant Technology	English	Medium-sized	B2B	56
I4	Marketing Specialist	5	Industrial Machining Solutions	English	Small	B2B	42
I5	Content Marketing Specialist	3	Digital Marketing Agency	Finnish	Small	B2B	48
I6	Marketing Coordinator	15	Web Page Hosting	Finnish	Small	B2B / B2C	45

*) Size of the enterprise defined by the European Union (employee quantity and turnover)

3.2.3 Transcription and translation

Transcription is an essential part of data analysis when interviews have been conducted (Bell et al., 2022). The interviews for this master's thesis were conducted in both Finnish and English. The transcriptions were automatically created with JYU's Researchvideo AI transcription tool but proofread and edited manually. The translation for interview questions and transcriptions was needed for the interviews held in Finnish. The interview questions were translated into Finnish; the Finnish interview questions can be found in Appendix 1.

3.2.4 Ethical considerations of data collection and storage

As per the instructions of Jyväskylä University, the participants of research need to be informed about the purpose of the study (research notice), data privacy and their consent for participating needs to be recorded. The participants of this research were provided with research notice, GDPR-compliant privacy statement and their consent was recorded before the interviews took place. These documents were delivered via email. Consent for participating was asked via Webropol complying with JYU guidelines.

JYU-acquired version of video conference tool Zoom was used to conduct the interviews for its recording possibilities. JYU version of Zoom is complying

with JYU Help Centre guidelines for online interviews (Broström, n.d.). For example, only the host had access to recording or screen sharing functions, and there was a waiting room for participants.

AI transcription tool (Researchvideo) provided by JYU with multi-factor authentication (MFA) was used to transcript interviews. As the tool is provided by JYU, its data storage and transcription service are approved by the university. Manual editing was necessary with all the transcriptions provided. Especially, the Finnish interview transcriptions were more time-consuming to proofread and edit due to misinterpretations. Finnish interview transcriptions also needed to be translated into English for analysis. This was done with the help of the translation tool powered by Microsoft Office provided by JYU. Translations were then proofread and edited, if necessary, to avoid misunderstandings.

The data storage was also carefully planned to be secure because of sensitive data (e.g. names, email addresses). No cloud services were used to eliminate the possibility of data leaving the EU area. Only JYU-approved services were used in compliance with GDPR. In the final thesis, participants were pseudonymized so that they could not be recognized.

3.3 Data analysis

Analysis of qualitative data, whether it is interviews, participant observation or focus group discussions, is done to find patterns in the data and to interpret those (Bell et al., 2022). If the research is inductive by nature, then data analysis helps to build theory about the research phenomena – otherwise, qualitative data analysis can be descriptive only (Bell et al., 2022).

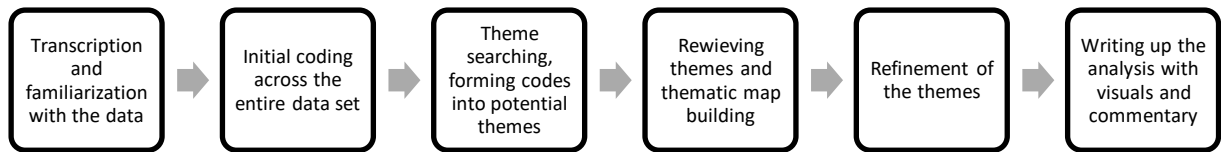
Coding is an essential part of the analysis of qualitative data. Coding means that the transcript data, e.g., from interviews, is collected into themes that evolve from the data. The codes may also be influenced by the literature review, research purpose and questions (Bell et al., 2022; O'Gorman & MacIntosh, 2015). Nevertheless, it is important that prior literature should not force the coding to be the same with prior research about the subject. Coding is an iterative process; hence new codes will likely emerge from data. In this master's thesis, abductive logic in coding is used: main themes are picked from the literature review, but new, possible emerging codes from the data can be identified and used (O'Gorman & MacIntosh, 2015).

3.3.1 Thematic analysis

Semi-structured interviewing produces rich and descriptive data, thus thematic analysis ensures that the key insights from interviews are organized into themes rather than only summarized (Braun & Clarke, 2006). Thematic analysis is not used to build new theory, but to identify patterns and analyse them based on transcript data (O'Gorman & MacIntosh, 2015).

In this master's thesis, the literature review is used as a basis for interview questions (see thematic map in Figure 2.2). This means that the main themes for this research are pre-defined; digital marketing activities, strengths, weaknesses, ethical considerations, guidelines, and future insights of GenAI in marketing. However, if necessary, new themes can be recognized from qualitative data based on coding.

FIGURE 3.2 Thematic analysis process, adapted from Braun & Clarke, 2006, as stated in O'Gorman & MacIntosh, 2015 (p. 145)



As seen in Figure 3.2, thematic analysis follows a framework where the first step is to transcript the qualitative data. Then, initial coding is done within the entire data set. When initial coding is done, themes and patterns are searched for, to form codes into wider themes. After themes are reviewed, a thematic map is built. Finally, as the themes are refined, the analysis is scrutinized in writing and complementary visuals.

In this master's thesis, qualitative data analysis software ATLAS.ti was used, as suggested by JYU, to code the transcriptions, find themes and to provide a thematic map of the findings. The software helped to find patterns and frequently mentioned topics in the transcriptions easier.

The codes and their explanations can be found in Appendix 2. The codes are divided into the same subthemes as in the thematic map (see Figure 2.2), and within this thesis the same colors for the subthemes – GenAI marketing activities, strengths, weaknesses, ethical considerations, guidelines and future opportunities of GenAI are used.

4 FINDINGS

This chapter provides empirical findings from the semi-structured interviews, summarizing the main topics and themes found and quoting insights from the interviewees. The findings are divided into themes from thematic map (see Figure 2.2).

4.1 Digital marketing activities and GenAI tools

Textual GenAI tools, such as ChatGPT and Copilot, were used within the participants most often to brainstorm ideas and to boost creativity. Most of the participants described these kinds of GenAI tools as a sparring partner or an assistant which provides ideas but requires coordination.

I1: *"So I use it for something like 'hi, my brain is empty, and I should come up with something nice for social media', so it's kind of a talking buddy."*

I2: *"I would say that no marketer has an endless treasure chest from which to dig for ideas, so this (ChatGPT) is an excellent tool for that."*

I3: *"I would say, it's a friendly companion or assistant that you don't rely 100% on but I take it as a student or intern who helped me, you know, to accomplish certain tasks."*

Most of the participants also use GenAI to edit and process unstructured raw text content such as notes, to produce blog texts or social media posts. If some text about an issue is available, GenAI tools help the professionals to structure texts and turn them into blog posts, such as referral stories or social media posts.

I2: *"I use it to help with producing content. It's pretty good for proofreading text. And then, for example to help structure the text."*

I1: *I've interviewed a person for an hour for a reference article and I write everything down – I have an insane amount of text. I type the text as-is (into ChatGPT) and prompt "hey, find me five good points from this text"."*

Most of the participants have also used GenAI tools to find information on the internet. Search functions are used to get explanations for i.e. industrial jargon. GenAI tools provide short summaries and help them to find explanations faster.

GenAI tools are also being used to help with website development and SEO, i.e. for building HTML codes and getting keyword and meta information insights. Other uses include translations and personalization of content based on buyer persona.

Image generation GenAI tools, such as Midjourney and Leonardo were used by some of the participants. However, participants rarely use the generated images as-is, but rather to give visual ideas. Most of the participants used Adobe Photoshop AI function to remove unwanted objects and to edit real-life pictures.

I6: *"There may be some image processing that can be done faster with artificial intelligence. Still, it requires some manual labor."*

I2: *"I've used this kind of image AI to give ideas for creativity. It cannot be used as such, but as a sparring aid rather."*

Some of the participants emphasized that A/B testing can be done faster with the help of GenAI tools. Different images, videos and texts can be created for the same campaign at the same time. This makes marketers' jobs more effective. Also, even real-life pictures or videos can be edited to better fit the context of the organization with the help of AI.

I3: *"So, we are already testing faster what works, what doesn't work (A/B testing), thanks to this technology."*

I2: *"And, for example, some time ago we had a campaign, where other of the videos was edited with artificial intelligence. - - It (the AI-generated version) has been a very successful campaign, and I bet we're going to make such in the future, too."*

In Table 4.1 all the generative AI tools mentioned by participants are listed. All participants have used ChatGPT, either enterprise or private versions, as their main GenAI tool. Five of the participants have used Adobe Photoshop AI regularly. Other tools are used by a minority of the participants – however, all the participants have at least tried generative picture generation.

TABLE 4.1 GenAI tools used by study participants

Tool used	Usages
ChatGPT	Brainstorming, text editing and processing, structuring of texts, website content, social media content, website development, SEO, as a search engine
Microsoft Copilot	Brainstorming, text editing, as a search engine
Claude	Brainstorming
DeepL	Translations, proofreading of text
Grammarly	Proofreading of text
Adobe Photoshop AI	Image processing and editing
Adobe Firefly	Image generation
Midjourney	Image generation, creativity
Leonardo	Image generation, creativity
DALL-E	Image generation

4.2 Strengths of GenAI

The participants were impressed by the quickness of GenAI tools. GenAI tools such as ChatGPT produce their inquiry quicker than they expect. Even with large prompts, GenAI tools respond immediately, providing relevant information. These tools were also perceived as easy to use.

I1: *“And it's sick how quickly the answer comes! You press a button, then it just writes. I'm surprised almost every time.”*

I4: *“Well, it's really fast. So maybe something that would take me like several days to do, I can do it in one day. If I know exactly what I want. It's easy to use and it's fast.”*

The participants were delighted about the fact that GenAI tools such as ChatGPT have a learning ability and that it can remember the preferred tone of voice or style of content. The tools also remember the organization's brand, products and target customers when taught. This is perceived as useful and practical in organizational environments.

I3: *“You know, this conditioning AI to learn and remember the past tone or voice or style. I was amazed with that – with accuracy to the point that you don't need to repeat prompts, but it continues to deliver the same style.”*

I4: *“I already have told it “Never use this word ‘seamless’ because I hate it”. The AI knows my preferred tone. And it also knows my sense of humor at this point. So that's really handy. I asked for alternatives for a paragraph*

title. On one of the titles, it put 'seamless' – and then on parentheses, it wrote: 'Ha-ha, I know you don't like it, but I still include it'."

Most of the participants were impressed by the search engine functionalities in tools like ChatGPT. Especially when told to provide clear sources for information, ChatGPT helps the participants to find justification for their texts. Some participants emphasized that with website development problems, ChatGPT is quick to find a solution and provide sources.

I2: "I've used it in practice to search for information. It's really handy, for example, that if you ever have some, even a website problem, you can ask it (ChatGPT) for help. You will get the kind of information from which to start looking for information or a solution."

I1: "I've asked it something about a topic, for example 'look for sources on the internet to support these topics' and then check for myself that it hasn't hallucinated anything in between. It can really search the internet so well that I wouldn't necessarily find the kind of sources it finds on the internet."

Other strengths mentioned were ChatGPT's Finnish language skills. GenAI tools are used mainly in Finnish within the participants. The tools were said to have good Finnish writing and understanding skills.

I1: "Which I'm a bit jealous of, for example, for ChatGPT is its way of using the Finnish language; it makes terribly good headlines and yes, it sometimes does a better job than I might have done. I admit this. Sometimes I'm at work like 'oh my gosh, what a good title!'"

4.3 Weaknesses of GenAI

The participants were unanimous about GenAI tools' lack of authenticity and occasional context unawareness. They all emphasized that e.g. ChatGPT produces very general text that lacks tone of voice or brand image. This can sometimes be seen as a problem that is related to the lack of inclusivity in GenAI tools' training. Marketing professionals must always proofread and edit the text from GenAI tools before publishing it for the content to suit their preferences. According to the participants, editing of AI-generated content is time-consuming.

I5: "Even if you ask with great prompts, it may not come up with anything sensible if it lacks the training about the matter."

I4: "Basically, in every post I need to change everything, so it doesn't sound like AI-generated. It still sounds like AI-generated when you try to prompt

otherwise. So, I might get ideas from it, but then I'll have to rewrite a bit by myself at the end."

I2: "It often produces text in a way that is quite American in style – which is not suitable for Finnish advertising, nor for Finnish mouths. - - I've noticed that sometimes those texts feel a bit humorous because of that."

Furthermore, all the participants pointed out that prompting is an essential skill. It takes time to become a good prompter and to teach GenAI tools to understand their preferences and organizational contexts. Without good prompting, the output will not be as good as anticipated. The prompter should also be an expert in the field they are prompting about.

I3: "Anyone can ask (ChatGPT) any question, but what is the quality of the question we ask? For that you need to have personal experience, you need to have some sort of knowledge, whether theoretical or practical, to be able to really benefit from this."

I5: "But maybe that's one problem, which is that the prompter also must give AI very clear instructions. After all, artificial intelligence is not able to think for us, but it mainly structures the information we have and complements it. But it can't do that kind of thinking for anyone."

Most of the participants said they have experienced hallucinations in GenAI-generated texts. When writing about industry-specific things, tools such as ChatGPT have produced false and misleading information. This further confirms the need to proofread content.

I5: "In other words, thinking must not be forgotten when prompting. You must not trust what answers come from them (GenAI tools)."

I3: "It has worked very well – except for giving me wrong answers. I don't know where it came from, but it was not valid. It was not correct."

The image generation tools, such as Midjourney or DALL-E, did not receive good feedback either. According to the participants, even with good prompting, the results always have some unnatural elements. The lack of authenticity was felt with AI-generated images, too.

I2: "You can notice it when you browse the (social media) feed and there are clearly pictures made with artificial intelligence; the authenticity disappears from there, they are not emotional."

I3: "Visually, they're not there yet. It's very technical, it's very robotic, let's put it that way."

Other less-mentioned weaknesses include GenAI's sycophancy, energy consumption concerns, inability to create completely new ideas and video imperfections.

I5: *"AI wants to please you. That is, if you ask it 'if this is the case', it usually replies 'yes, it is' – even if it's false information."*

I6: *"It would be good to talk more about how much energy it really consumes and therefore promotes bad things for the environment. If everyone starts to replace googling with the use of artificial intelligence... The responsible use (of GenAI) should be emphasized."*

4.4 Ethical considerations of GenAI

When asked, whether national regulations could affect their use of GenAI tools, most of the participants were unanimous – regulations would affect their use negatively. They acknowledged that the most used GenAI tools come from outside the EU and therefore the EU regulators may be worried about GDPR.

I3: *"Well, it's highly probable that they (the regulators) will soon start to also control, you know, how people are using it and to what extent. So, we're just waiting to see when and what will happen next."*

I5: *"And then the fact that ChatGPT (OpenAI) is a US company. It's a fact that you can't quite know if there is, for example, some connection to American government – you can't be sure."*

I2: *"And as artificial intelligence is constantly being misused more, for example, fake videos are made of politicians, then most certainly the EU will make directives to limit its use. Especially when people's media literacy is so bad somehow."*

Most of the participants were not worried about job loss due to GenAI tools at this moment. Moreover, their point of view was that humans need to coordinate marketing activities – whether they are done by humans or AI. However, they were not sure about the future, since AI is developing at a fast pace.

I3: *"A lot of jobs may be cut, but I don't think we are "there" yet. We still don't have a full capacity, the ability for the area, and we can't fully trust it (GenAI)."*

I1: *"I don't feel that it would take my job away from me. In other words, they are specifically a tool and a helper."*

None of the participants are reporting the use of GenAI tools within their content. This is because AI-generated content is never used as-is, but the marketing professionals edit the content to feel more natural to the context. The need for labelling content in which AI has been used to brainstorm or structure content is not felt. Some participants were worried about their search engine rankings being affected negatively by labelling AI use.

I1: *"I don't report (AI use), for example, in those reference stories. If I've put my raw data there (into ChatGPT), I've already edited it so much by myself. Even if there was a perfectly worded title which was made by it (ChatGPT), which I haven't touched, I wouldn't say in any way that artificial intelligence has been used in the content."*

I5: *"Well, so far at least it is not marked, because we basically edit those texts a lot. In principle, nowadays you can almost assume that when you read any new content, artificial intelligence has been used for some kind of brainstorming, at least. - - If you write that this is made with ChatGPT, I don't know how it would affect Google search results, for example, because in principle, Google does not favor texts made with artificial intelligence."*

The participants were unanimous about using GenAI tools only with data which is not sensitive. This way they ensure that their valuable information is not used to train GenAI models. In some of the participants' organizations, ethical considerations of GenAI are actively discussed within both the executive and employee level.

I2: *"You don't put customer information there, you don't put any secret material of the company there. Practically everything that is put there is such that you could write them on social media. So, it is already public and available information, so to speak. - - Artificial intelligence has been discussed several times in our meetings – for example, its utilization opportunities and security aspects."*

I5: *"There is a lot of talk about ethics in general in relation to artificial intelligence, and it has been discussed at our workplace. You must be quite careful about what you feed to AI. If there is even a slightly more sensitive customer relationship, such as an industrial customer that is dealing with some confidential information – then maybe that's where the biggest (ethical) challenges come in."*

4.5 Guidelines and initiative for GenAI

Only half of the interviewees' organizations have organizational guidelines for GenAI use. Mentioned in the guidelines are usually avoidance of sharing sensitive information with GenAI tools, and a list of appropriate tools to use. The guidelines are usually brief and do not provide insights for prompting.

Most of the participants agreed that guidelines for GenAI use should include prompting guidance, and that the organization should encourage the use of GenAI tools but warn about the spread of sensitive information. It is also important to know about the organization itself, its products and target customers before using GenAI for marketing purposes.

I2: *"I think it should be clearly explained, perhaps from a positive point of view, what it (GenAI) can be used for in work, and then maybe from a security point of view, 'for security reasons, we don't put these things into AI tools'."*

I5: *"It would be great to have basic prompting instructions. Then there are the ethical guidelines. And just the fact that it's good to remember that the AI doesn't replace the work you do, it's important to give that view to the text, and go through it."*

I3: *"I would help a new employee learn everything about the company. 'This is who we are, this is what we do. This is the knowledge we have.' Then I would talk about AI. 'AI is not supposed to have this, this or that. It's not supposed to be shared'. 'But please do use it as long as you follow these guidelines.'"*

The use of GenAI tools is supported by most of the interviewees' organizations and the executive level acknowledges the importance of GenAI tools in marketing. However, the initiative for the use of GenAI differs among the participants. More technologically oriented industries are more likely to introduce GenAI tools to their employees, whereas the more traditional industries do not influence the use of GenAI. Most organizations also pay for the needed GenAI tools.

I4: *"I think my colleagues were already using it at some point. It took me a few months to get started. I got to that point it was something we decided, 'okay, it's really useful for us'. And then we asked for the licensed version."*

I5: *"For us, it (the initiative) comes from the company-level strategy, as we have a strategic goal to use artificial intelligence. - - In a way, it first came from the employees and then it was added as a strategic goal that we must be able to take advantage of this."*

4.6 Future of GenAI

Most of the participants agree that their use of GenAI will increase in the future. This can be seen because of integrations of AI functionalities in different software and platforms. The participants are also eager to learn more about different activities that can be accomplished with GenAI tools in the future, such as data analysis and image and video production. Most of the participants expect GenAI to produce more authentic copywriting in the future.

I2: *“Well, I would say that it (use of GenAI) will definitely increase. I've already done some research on how to analyze some data better, or how it could be used for that. The more it develops from there, the more I am sure to use it.”*

I5: *“And there are certain signs that the human-edited text still stands out. It could be that at some point, artificial intelligence will produce such good text, and so insane, that we no longer have any copywriting responsibilities at all.”*

Most of the participants have already improved their prompting skills, but all of them are looking forward to learning more about prompting both textual and visual generative AI tools. Some of them have participated in AI webinars or other training. As visual AI tools are said to produce unnatural elements, it is anticipated that in the future the prompting will become easier and the generated pictures and videos more authentic and natural. Some participants emphasize that real humans need to further edit pictures generated by AI tools to produce authentic images or videos.

I1: *“The way I see it, (in the future) I'm sitting in my office with my feet on the table, and then I have that box like Alexa that I talk to: ‘hey, ChatGPT, we should do this kind of thing today’, and it's already integrated to all my social media platforms and other things. We just talk. I don't need to write anymore, because prompting by writing makes it a bit challenging.”*

I3: *“It's very important to be part of the ongoing learning process, whether it's prompting or coming up with something new, because, you know, even marketing strategies and the social media strategy, everything will be generated via AI.”*

I2: *“For example, in our industry, you could just shoot a video of a person and then AI could create construction sites, work uniforms and other details in the background. It would be possible to make good videos with fewer resources, whereas now such video production would take an awful lot of working time and resources.”*

5 CONCLUSIONS

In this chapter, the content of this master's thesis is concluded into practical and theoretical contributions. Summary of the findings are provided in the context of the research questions provided in Chapter 1.1. The findings from the qualitative study are compared with the extant literature. Societal impacts, limitations of this master's thesis and future research agenda are also scrutinized.

In this master's thesis the focus was on generative AI (GenAI) use within marketing professionals in Finnish small or medium-sized enterprises (SMEs). In conclusion, Finnish marketing professionals are familiar with GenAI tools, especially OpenAI's ChatGPT. Both positive and negative aspects are found within the study – on one hand, GenAI provides quick insights and boosts creativity, but on the other hand, it has some weaknesses such as hallucinations, and ethical considerations such as data privacy concerns. For these reasons, organizational guidelines are needed to improve the knowledge of employees. The findings align well with the literature and thematic map (see Fig. 2.2), with very few discrepancies.

5.1 Summary of findings

5.1.1 Answer to RQ1

How do marketing professionals in Finnish SMEs use and perceive the value of generative AI in their work?

Finnish marketing professionals in SMEs are familiar with using GenAI tools such as ChatGPT and Midjourney. They are mainly using generative AI to brainstorm, boost their creativity and process texts. Content is not copied from GenAI tools but edited with it – this is done to avoid false information and unauthenticity. The professionals are content with GenAI's quickness and its ability to learn personal as well as organizational contexts. Worth mentioning is

also the capability of GenAI tools to be used as a search engine, providing quick insights.

However, professionals face multiple challenges with GenAI tools. According to them, the main weakness of using GenAI tools is their lack of authenticity. Due to the hallucinations and content unawareness of GenAI tools such as ChatGPT, proofreading and editing are needed before publishing any content to avoid false information and to sound authentic. Image and video generation AI tools are also said to produce unnatural results and to be harder to prompt correctly.

Marketing professionals also acknowledge many ethical considerations regarding GenAI use. It is important to not input any sensitive information into GenAI tools when creating content. However, they do not report the use of GenAI in their content, as they must edit the content generated by AI. Professionals are not worried about losing their jobs to generative AI as of now, since GenAI tools are seen as sparring partners who help with marketing activities but cannot replace a professional. The nationwide regulation is expected to have negative effects on the use of GenAI – strict regulations such as EU's AI Act might hinder the development and limit the use of GenAI in Europe.

In the future, professionals expect an increase in the use of GenAI tools, thanks to AI integrations into traditional digital marketing software and platforms. Generative AI is also expected to integrate with data analytics to provide written insights from e.g. website analytics. They also assume that image and video generation AI is going to substantially improve in the future. Professionals have already improved their skills in prompting but are also constantly learning to become better at it.

5.1.2 Answer to RQ2

What kind of guidelines or policies do Finnish SMEs have for generative AI use?

Some organizations have their own policies or guidelines for GenAI use. However, these guidelines are sometimes vague and short and not provided in written text or presentation format. Mentioned in the guidelines are usually data privacy concerns and a list of allowed tools.

Marketing professionals in Finnish SMEs would like to have written guidelines for GenAI use. In the guidelines, there should be mention about what data should not be shared with GenAI tools, prompting instructions for effective use and a list of allowed tools. In addition, professionals would encourage to use GenAI tools in the guidelines. This thesis provides managerial implications to guidelines in Chapter 5.3.2.

5.1.3 Answer to RQ3

Does the initiative for generative AI usage come from the employees or the organization?

Most of the organizations are encouraging their employees to use generative AI, whether they have guidelines for its use or not. In the more technologically oriented organizations, the initiative for GenAI use comes from the organization itself. In other organizations, the use of GenAI is for the employee to decide on. In most organizations, the paid versions of GenAI tools, such as ChatGPT Enterprise, are provided for the employee.

5.2 Theoretical contributions

The findings align well theoretically with the literature review and the thematic map. Without mentioning any strengths or weaknesses directly in the interview, the participants brought up very similar aspects. The use cases of GenAI tools were the same whether the marketing professional works in B2B or B2C environments, and its strengths and weaknesses were described in the same way. This is noteworthy, since B2B and B2C are seen as independent aspects of marketing.

However, marketing professionals in SMEs are skilled in thinking critically about GenAI tools. Despite Wahid et al. (2023) assumed that due to the lack of resources the employees of SMEs might not check the reliability of information received from GenAI tools, it seems that the marketing professionals of Finnish SMEs are very cautious when using tools such as ChatGPT. They acknowledge that GenAI tools may hallucinate and therefore the information might not be truthful, and they are not worried about the scarcity of resources in their organizations. They also acknowledge that any material input into GenAI tools can be used for the training of the tools – therefore, the marketing professionals are very cautious about what to not discuss with e.g. ChatGPT.

Although many scholars mentioned that the material generated by GenAI, both textual content and images, have some issues regarding copyright, the professionals in Finnish SMEs did not mention this as an issue in their work (Belcic & Stryker, 2024; Grewal et al., 2024). However, the professionals emphasized that material generated by AI always needs to be proofread and edited – this way, the content published by marketing professionals is not fully AI-generated. The professionals used generative diffusion models such as Midjourney less, due to the weaker output than expected.

In extant literature, the use of GenAI tools such as ChatGPT as search engines was not emphasized – on the contrary, the obsolete data provided by GenAI tools was highlighted (Dwivedi et al., 2023). However, the marketing professionals use generative AI tools as search engines regularly, but they did not mention generative engine optimization as a part of their future job. This might be because generative engine optimization is a new concept which has not been widely discussed yet. The participants did not mention the obsolete data as a weakness of GenAI.

The lack of mentions about fine-tuned LLMs can be seen as one of the largest discrepancies between the literature and the empirical study. Only one of

the participants mentioned that their organization has developed a fine-tuned LLM. Therefore, it can be said that Finnish SMEs are not yet capable of further developing their own GenAI language models. However, as one of the biggest strengths of GenAI tools, the participants mentioned the ability to learn organizational contexts. This means that the professionals understand what benefits a fine-tuned LLM might bring in the future.

5.3 Managerial implications

This chapter presents managerial implications for marketing professionals in SMEs, who are already using or planning to implement GenAI as a part of their marketing activities. Concluding both literature review and empirical findings from expert interviews, this chapter explains how GenAI tools, such as textual ChatGPT or visual Midjourney, can be beneficial in marketing. This chapter also provides insights into which topics should be included in internal guidelines of GenAI use in organizations to ensure its ethical and safe use.

5.3.1 Use cases for GenAI in marketing

Both the literature review and the study emphasize that generative AI can be used for many marketing purposes (Kshetri et al., 2024; Wahid et al., 2023). All these uses are mentioned in Table 5.1. First, GenAI tools are helpful in ideation and brainstorming of content. Prompts can include asking for content ideas in the specific organizational context, or more generally asking for ideas for content on e.g. social media channels. Personalization of marketing content is easy – the GenAI tools need to learn about different buyer personas and then it can suggest content for those people.

GenAI tools are helpful in text editing and processing. If the marketing professional wants to edit their own content, proofread texts or structure their texts, GenAI tools are seen as helpful assistants. Raw text, such as customer reference interviews can be easily modified into e.g. blog posts by prompting. These tools can learn the contexts of the organizations, which means it can produce text which suits the tone of voice of the organization. Therefore, GenAI tools can be a great help with creating content quicker – even A/B testing of different campaigns can be done faster.

GenAI tools such as ChatGPT can be used, with consideration, as search engines to provide quick insights for natural language search queries. This can help explain i.e. difficult industry terms. However, if used as a search engine, it is recommended to always check the sources for the information due to the hallucinations of LLMs.

Image and video generation by GenAI tools such as Midjourney might perform weaker than expected. If the images or videos generated by AI include people, they usually include unnatural elements which may affect the feel of authenticity. Without the need for people, more abstract images and videos can

be generated. With images and videos, even more emphasis needs to be placed on prompting to get good results. Image editing via prompting can be done with e.g. Adobe Photoshop AI functionalities.

TABLE 5.1 Recommended uses for GenAI tools in marketing

Use	Explanation
Brainstorming, ideation	Textual GenAI tools can provide ideas for content, topics and suggest content for different buyer personas. Generative diffusion models can be used to boost visual creativity.
Text processing and editing	GenAI tools can edit text to suit the tone of voice of an organization. GenAI tools can point out grammatical errors. Also, structuring texts is easier with the help of GenAI.
Textual content creation	Shorter texts, such as social media posts can be created with GenAI tools such as ChatGPT via prompting. It is recommended to teach the tool about the organization to get better output.
Search engine	GenAI tools can be used as a search engine with consideration of possible hallucinations and bias. They can provide quick insights for e.g. difficult terms. Possible misinformation needs to be considered, and sources checked.
Image and video generation	Generative diffusion models can be used to generate images and videos. More abstract or art-like pictures and videos may perform better than images/videos including people.
Image editing	Generative AI functionalities in photo editing software such as Photoshop can be used to edit images via prompting. Objects can be removed or added to real-life pictures.

5.3.2 Guidelines for GenAI use in marketing

Since both literature and findings suggest that SMEs should have organizational guidelines for using GenAI tools, this thesis provides practical guidelines marketing managers of Finnish SMEs (Wach et al., 2023; Arora et al., 2023). These guidelines are listed in Table 5.2. It is suggested that the enterprises write down their guidelines and that they are taught as a part of the induction training for marketing professionals.

First, organizations need to decide on what data is sensitive and therefore should not be input to GenAI tools such as ChatGPT. This sensitive data can be e.g. people's or companies' names or prices of services or products. It is recommended that the executive level of the enterprise lists these sensitive data.

Secondly, it needs to be emphasized that text or other content produced by GenAI tools should always be proofread. This is due to the hallucinations, biased

algorithms and other disinformation often produced by GenAI tools. Enterprises can also instruct employees not to use AI-generated content as-is, but to edit any content to better fit the organizational brand and tone of voice.

Thirdly, it is necessary to give advice on how to prompt efficiently to get good results from GenAI tools, both textual and visual. Prompting plays a significant role in using GenAI. These tools work best if the instructions given to them are clear and comprehensive. If the enterprise is lacking knowledge of good prompting, it is recommended that training is acquired outside of the enterprise.

Fourthly, encouragement for GenAI use should not be forgotten. Since e.g. ChatGPT can be helpful in ideation, creativity and content creation, it should be taken advantage of. For the encouragement, previous examples of successful uses for GenAI can be shown to employees.

Fifthly, the enterprises should regulate on which GenAI tools are allowed to be used in-house. These tools should be GDPR-compliant. When an employee discovers a new GenAI tool that could help them in their profession, it is recommended that the enterprise conducts a risk analysis of the tool and whether it is safe to use, before allowing its use for marketing purposes. Enterprises should prefer paid-for enterprise versions of GenAI tools, such as ChatGPT Enterprise with better data privacy.

Finally, the enterprise can individually choose whether they take AI energy consumption and sustainability into consideration when choosing GenAI tools. It is recommended that GenAI tools are used sparingly – prompting them always generates a new answer which consumes electricity in the data centers. Other ethical considerations include improving media literacy and tackling disinformation. If the employees are using GenAI as a search engine, it is necessary to remember that not all content on the internet is truthful.

TABLE 5.2 List of suggested guidelines for GenAI use and explanations

Guideline	Explanation
Sensitive data	Sensitive data, such as customer names and prices should not be put into GenAI tools. Organizations should individually list matters that are not allowed to be shared.
Proofreading	AI-generated content should always be proofread before publishing, to avoid AI hallucinations or biased information. Examples of false information provided by GenAI tools should be shown. The sources provided by GenAI tools should always be checked due to possibly hallucinated references.
Prompting instructions	Guidance on how to prompt GenAI tools efficiently to get great results. Examples of prompts that have worked well in the organization provided.

Encouragement	Emphasizing that GenAI use is allowed and can be helpful in i.e. ideation and creativity. Learning efficient prompting should also be encouraged. Examples of marketing activities done with the help of GenAI provided.
Allowed tools	Organizations should list GenAI tools, both textual and image creation models, which are allowed to be used by the employees. Enterprise versions paid by the organization are recommended.
Other ethical considerations	GenAI tools should be used sparingly to be as sustainable as possible due to the substantial energy consumption of AI data centers. Employees can be shown examples of misinformation, and their media literacy as well as source criticism can be improved.

5.4 Societal findings

Both literature and the findings of the qualitative study highlight the effects of national regulation on AI. Although regulation helps greatly to minimize the risks such as misuse of AI services and platforms, for example, the EU AI Act is seen as a limiting force for the development and use of AI tools by both marketing professionals and scholars. It is also seen as vague, as it has some descriptions that could be misinterpreted (Kusche, 2024). Therefore, it can be anticipated that regulation of artificial intelligence platforms could negatively influence how marketers can benefit from these technologies in the future, due to e.g. data privacy concerns.

All the popular GenAI tools – ChatGPT, Claude, Gemini, Midjourney and DeepSeek come from outside of the EU. This aspect raises the ethical question of possible data leaks to foreign organizations, countries or even their governments. Unfortunately, the development of popular and capable GenAI tools has not been as quick in Europe as it has been in the United States of America or China (European Court of Auditors, 2024).

As mentioned by both scholars and participants of this study, the sustainability aspect of AI data centers needs to be considered when prompting. If the organization aims to minimize its carbon footprint and electricity consumption, it needs to consider how much electricity is consumed by the data centers of the GenAI tool providers and what is the motive power of the data centers. This can be a difficult task, since it is not openly available, how much energy prompting consumes. Estimates claim that generating one image consumes the same amount of energy as charging an average smartphone, 0.012 kWh (Vincent, 2024).

5.5 Limitations of the study

In this master's thesis, the purpose of the study and its targets were described in the introduction chapter and the methodology of the qualitative study in the third main chapter. Validity of a qualitative study refers to the accuracy of the conclusions based on the findings, and reliability to whether repetition of the study would yield the same results (Eriksson & Kovalainen, 2016).

The study of this master's thesis has provided both conclusions that attest to the literature review and a few discrepancies. It has succeeded in answering the research questions. The literature review considered both positive and critical aspects of GenAI to avoid being biased. The participants of the study seem to be homogenous with their opinions and use cases of GenAI tools in marketing. This means that even though the participant quantity was low, the study reached saturation and therefore it is reliable (Hennink & Kaiser, 2022). Thematic analysis was conducted carefully, and coding was done using the same subthemes as in the thematic map, improving the validity of the conclusions.

However, some improvements could have been made to improve the study. For instance, majority of the participants worked in B2B-only enterprises and the rest combined B2B and B2C target groups. It could have been meaningful to interview a marketing professional of a B2C-only enterprise. The study did not have an interviewee who worked in a micro-sized (less than 10-employee) enterprise, either. It remains to be seen whether the smallest of enterprises have different approaches to GenAI use, but as seen in the findings, small and medium-sized enterprises (11 – 250 employees) are similar regarding GenAI use.

5.6 Future research agenda

Generative AI is currently developing at a fast pace. Even within the making of this master's thesis, new models of GenAI tools have been developed and some of the weaknesses might have been mitigated. This makes researching the topic time-sensitive. In the future, competitors for the popular ChatGPT might be developed, replacing it for marketing purposes. Therefore, longitudinal research about GenAI use in SMEs could be conducted to see how fast the approach to GenAI develops. For example, it remains to be seen, how generative engine optimization (GEO) changes the work description for SEO professionals.

While this thesis studied how GenAI is used in Finnish SMEs, it could be advisable to research how GenAI is benefited from in larger enterprises in Finland to find out any discrepancies. For instance, fine-tuned LLMs are currently developed by mainly large organizations because of their greater resources. A case study of a larger organization using their own LLM could be conducted – this could also benefit the SMEs in the future.

This master's thesis had an emphasis on how organizations can use generative AI tools for their content marketing and personalization activities.

Both participants of this study and scholars emphasized that in the future GenAI incorporated with data analytics will make getting insights from marketing data easier. How Finnish companies use AI to get insights from their data might therefore be an excellent research subject for the future.

REFERENCES

- Adobe. (n.d.). Use AI in Photoshop to Streamline Your Workflow. <https://www.adobe.com/products/photoshop/ai.html>. Accessed on 17th of April, 2025.
- Alavi, M., & Davenport, T. (2023, July 6). How to Train Generative AI Using Your Company's Data. *Harvard Business Review*. <https://hbr.org/2023/07/how-to-train-generative-ai-using-your-companys-data>. Accessed on 22nd of October, 2024.
- Albrecht, V. (2023, February 26). ChatGPT and its implications for customer experience. VentureBeat. <https://venturebeat.com/ai/chatgpt-and-its-implications-for-customer-experience/>. Accessed on 22nd of October, 2024.
- Arora, A., Barrett, M., Lee, E., Oborn, E., & Prince, K. (2023). Risk and the future of AI: Algorithmic bias, data colonialism, and marginalization. *Information and Organization*, 33(3), 100478. <https://doi.org/10.1016/j.infoandorg.2023.100478>
- Backlinko. (2024, June 4). ChatGPT Statistics 2024: How Many People Use ChatGPT? <https://backlinko.com/chatgpt-stats>. Accessed on 27th of January, 2025.
- Baraniuk, C. (2024, May 21). Electricity grids creak as AI demands soar. BBC. <https://www.bbc.com/news/articles/cj5ll89dy2mo>. Accessed on 9th of December, 2024.
- Belcic, I., & Stryker, C. (2024, September 18). What is GPT (generative pre-trained transformer)? | IBM. <https://www.ibm.com/think/topics/gpt>. Accessed on 9th of January, 2025.
- Bell, E., Bryman, A., & Harley, B. (2022). *Business research methods* (Sixth edition.). Oxford University Press.
- Bordas, A., Le Masson, P., Thomas, M., & Weil, B. (2024). What is generative in generative artificial intelligence? A design-based perspective. *Research in Engineering Design*, 35(4), 427–443. <https://doi.org/10.1007/s00163-024-00441-x>
- Botpress. (2023, March 23). List of languages supported by ChatGPT. Botpress Blog. <https://botpress.com/blog/list-of-languages-supported-by-chatgpt>. Accessed on 30th of December, 2024.
- Bowman, J. (2024, November 5). ChatGPT Search makes Microsoft Bing an SEO priority. Search Engine Land. <https://searchengineland.com/chatgpt-search-microsoft-bing-seo-448019>. Accessed on 21st of December, 2024.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Broström, T. (n.d.). *Using Zoom for recording research interviews* [Page]. Intranet Uno. University of Jyväskylä. https://uno.jyu.fi/en/help-centre/security-and-data-privacy/information_security/information-security-guides/recording-and-processing-research-interviews/zoom-as-a-

- [recorder/instructions-for-using-zoom-in-recording-research-interviews](#). Accessed on 11th of March, 2025.
- Byrne, D. (2017). *Philosophy of Research*. Project Planner. SAGE Publications Ltd. <https://doi.org/10.4135/9781526408495>
- Charlesworth, A. (2020). *Absolute Essentials of Digital Marketing*. Taylor & Francis Group.
- Davenport, T. H., & Mittal, N. (2022, November 14). How Generative AI Is Changing Creative Work. *Harvard Business Review*. <https://hbr.org/2022/11/how-generative-ai-is-changing-creative-work>. Accessed on 18th of November, 2024.
- De Bruyn, A., Viswanathan, V., Beh, Y. S., Brock, J. K.-U., & Von Wangenheim, F. (2020). Artificial Intelligence and Marketing: Pitfalls and Opportunities. *Journal of Interactive Marketing*, 51(1), 91–105. <https://doi.org/10.1016/j.intmar.2020.04.007>
- De Cremer, D., Bianzino, N. M., & Falk, B. (2023, April 13). How Generative AI Could Disrupt Creative Work. *Harvard Business Review*. <https://hbr.org/2023/04/how-generative-ai-could-disrupt-creative-work>. Accessed on 5th of November, 2024.
- Dwivedi, Y. K., Kshetri, N., Hughes, L., Slade, E. L., Jeyaraj, A., Kar, A. K., Baabdullah, A. M., Koochang, A., Raghavan, V., Ahuja, M., Albanna, H., Albashrawi, M. A., Al-Busaidi, A. S., Balakrishnan, J., Barlette, Y., Basu, S., Bose, I., Brooks, L., Buhalis, D., ... Wright, R. (2023). Opinion Paper: “So what if ChatGPT wrote it?” Multidisciplinary perspectives on opportunities, challenges and implications of generative conversational AI for research, practice and policy. *International Journal of Information Management*, 71, 102642. <https://doi.org/10.1016/j.ijinfomgt.2023.102642>
- Eagle, D. (2025, January 28). *Who Wrote it Better? A Definitive Guide to Claude vs. ChatGPT vs. Gemini*. <https://blog.type.ai/post/claude-vs-gpt>. Accessed on 2nd of April, 2025.
- Eriksson, P., & Kovalainen, A. (2016). *Qualitative methods in business research* (2nd edition.). Sage Publications.
- European Commission (n.d.). SME definition – European Commission. https://single-market-economy.ec.europa.eu/smes/sme-fundamentals/sme-definition_en. Accessed on 9th of February, 2025.
- European Commission. (2022, October 27). The EU’s Digital Services Act. https://commission.europa.eu/strategy-and-policy/priorities-2019-2024/europe-fit-digital-age/digital-services-act_en. Accessed on 9th of February, 2025.
- European Commission. (2024, September 25). AI Act | Shaping Europe’s digital future. <https://digital-strategy.ec.europa.eu/en/policies/regulatory-framework-ai>. Accessed on 28th of October, 2024.
- European Court of Auditors. (2024, May 29). *Artificial intelligence: EU must pick up the pace*. <http://www.eca.europa.eu/en/news/news-sr-2024-08>. Accessed on 2nd of May, 2025.

- Eurostat. (2022, June 27). EU small and medium-sized enterprises: An overview. <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/edn-20220627-1>. Accessed on 27th of November, 2024.
- Finnish Government. (2024, June 18). National implementation of EU Artificial Intelligence Regulation begins. <https://valtioneuvosto.fi/en/-/1410877/national-implementation-of-eu-artificial-intelligence-regulation-begins>. Accessed on 29th of January, 2025.
- Graveman, S. (2023, June 15). How Do Consumers Actually Feel About AI-Powered Advertising? MNTN Research. <https://research.mountain.com/insights/how-do-consumers-actually-feel-about-ai-powered-advertising/>. Accessed on 28th of October, 2024.
- Grewal, D., Saturnino, C. B., Davenport, T., & Guha, A. (2024). How generative AI Is shaping the future of marketing. *Journal of the Academy of Marketing Science*. <https://doi.org/10.1007/s11747-024-01064-3>
- Harkness, L., Robinson, K., Stein, E., & Winnie, W. (2023, December 5). The power of generative AI for marketing | McKinsey. <https://www.mckinsey.com/capabilities/growth-marketing-and-sales/our-insights/how-generative-ai-can-boost-consumer-marketing>. Accessed on 16th of December, 2024.
- Heljala, H., Myllymäki, M. & Suomalainen, M. (2023, September 20). *Mikä on pk-yritysten vaikutus talouteen – määritelmällä on väliä* | Tieto&trendit. <https://stat.fi/tietotrendit/artikkelit/2023/mika-on-pk-yritysten-vaikutus-talouteen-maaritelmalla-on-valia>. Accessed on 8th of January, 2025.
- Hennink, M., & Kaiser, B. N. (2022). Sample sizes for saturation in qualitative research: A systematic review of empirical tests. *Social Science & Medicine*, 292, 114523. <https://doi.org/10.1016/j.socscimed.2021.114523>
- Hollebeek, L. D., & Macky, K. (2019). Digital Content Marketing's Role in Fostering Consumer Engagement, Trust, and Value: Framework, Fundamental Propositions, and Implications. *Journal of Interactive Marketing*, 45(1), 27–41. <https://doi.org/10.1016/j.intmar.2018.07.003>
- Huang, M.-H., & Rust, R. T. (2021). A strategic framework for artificial intelligence in marketing. *Journal of the Academy of Marketing Science*, 49(1), 30–50. <https://doi.org/10.1007/s11747-020-00749-9>
- IBM. (2023, November 2). What Are Large Language Models (LLMs)? | IBM. <https://www.ibm.com/think/topics/large-language-models>. Accessed on 16th of December, 2024.
- Kerner, S. M. (2024, December 11). *GenAI search vs. traditional search engines: How they differ*. WhatIs. <https://www.techtarget.com/whatis/feature/GenAI-search-vs-traditional-search-engines-How-they-differ>. Accessed on 2nd of April, 2025.
- Khatib, M. (2025, January 25). DeepSeek R1 – A short summary. *Medium*. <https://medium.com/@mayadakhathib/deepseek-r1-a-short-summary-73b6b8ced9cf>. Accessed on 9th of February, 2025.
- Korzynski, P., Mazurek, G., Krzypkowska, P., & Kurasinski, A. (2023). Artificial intelligence prompt engineering as a new digital competence: Analysis of

- generative AI technologies such as ChatGPT. *Entrepreneurial Business and Economics Review*, 11(3), 25–37.
<https://doi.org/10.15678/EBER.2023.110302>
- Kshetri, N., Dwivedi, Y. K., Davenport, T. H., & Panteli, N. (2024). Generative artificial intelligence in marketing: Applications, opportunities, challenges, and research agenda. *International Journal of Information Management*, 75, 102716. <https://doi.org/10.1016/j.ijinfomgt.2023.102716>
- Kusche, I. (2024). Possible harms of artificial intelligence and the EU AI act: Fundamental rights and risk. *Journal of Risk Research*, 0(0), 1–14.
<https://doi.org/10.1080/13669877.2024.2350720>
- Lahtinen, N., Pulkka, K., Karjaluo, H., & Mero, J. (2023). *Digital Marketing Strategy: Create Strategy, Put It Into Practice, Sell More*. Edward Elgar Publishing.
- Lahtinen, N., Pulkka, K., Viinamäki, P., Mero, J., & Karjaluo, H. (2024). *Digimarkkinointi + AI: Tee tekoälystä yrityksesi kilpailuetu ja kasvata myyntiä*. Alma Insights.
- Luoma-aho, V. (n.d.). Principles for the Use of Generative AI at JSBE. University of Jyväskylä. <https://www.jyu.fi/en/for-students/instructions-for-bachelors-and-masters-students/principles-for-the-use-of-generative-ai-at-jsbe>. Accessed on 8th of November, 2024.
- Mariani, M. M., Perez-Vega, R., & Wirtz, J. (2022). AI in marketing, consumer research and psychology: A systematic literature review and research agenda. *Psychology & Marketing*, 39(4), 755–776.
<https://doi.org/10.1002/mar.21619>
- Marshall, M. (2024, January 29). How enterprises are using open source LLMs: 16 examples. *VentureBeat*. <https://venturebeat.com/ai/how-enterprises-are-using-open-source-llms-16-examples/>. Accessed on 8th of April, 2025.
- Microsoft & LinkedIn. (2024, May 8). AI at Work Is Here. Now Comes the Hard Part. 2024 Work Trend Index Annual Report from Microsoft and LinkedIn. <https://www.microsoft.com/en-us/worklab/work-trend-index/ai-at-work-is-here-now-comes-the-hard-part>. Accessed on 5th of November 2024.
- Mucci, T. (2024, October 21). The History of Artificial Intelligence | IBM. <https://www.ibm.com/think/topics/history-of-artificial-intelligence>. Accessed on 4th of December, 2024.
- Mutschler, C., Münzenmayer, C., Uhlmann, N., & Martin, A. (2024). *Unlocking Artificial Intelligence: From Theory to Applications*. Springer Nature Switzerland. <https://doi.org/10.1007/978-3-031-64832-8>
- Numminen, L. (2023, December 5). *Tutkimus: Generatiivinen tekoäly ja markkinointi 2024*. Finnish⁷. <https://www.finnishup.com/generatiivinen-tekoaly-markkinoinnissa/>. Accessed on 18th of November, 2024.
- O'Gorman, K., & MacIntosh, R. (2015). *Research methods for business & management: A guide to writing your dissertation* (Second edition.). Goodfellow Publishers Ltd.

- Pantano, E., Marikyan, D., & Papagiannidis, S. (2024). The dark side of artificial intelligence for industrial marketing management: Threats and risks of AI adoption. *Industrial Marketing Management*, 116, A1–A3.
<https://doi.org/10.1016/j.indmarman.2023.11.008>
- Radivojevic, K., Chou, M., Badillo-Urquiola, K., & Brenner, P. (2024). Human Perception of LLM-generated Text Content in Social Media Environments (No. arXiv:2409.06653). arXiv. <https://doi.org/10.48550/arXiv.2409.06653>
- Salesforce. (2023, June 5). New Research: 60% of Marketers Say Generative AI will Transform Their Role, But Worry About Accuracy.
<https://www.salesforce.com/news/stories/generative-ai-for-marketing-research/>. Accessed on 22nd of October, 2024.
- Saura, J. R., Palacios-Marqués, D., & Ribeiro-Soriano, D. (2023). Digital marketing in SMEs via data-driven strategies: Reviewing the current state of research. *Journal of Small Business Management*, 61(3), 1278–1313.
<https://doi.org/10.1080/00472778.2021.1955127>
- Schreiner, M. (2023, July 11). GPT-4 architecture, datasets, costs and more leaked. THE DECODER. <https://the-decoder.com/gpt-4-architecture-datasets-costs-and-more-leaked/>
- Sharma, M., Tong, M., Korbak, T., Duvenaud, D., Askill, A., Bowman, S. R., Cheng, N., Durmus, E., Hatfield-Dodds, Z., Johnston, S. R., Kravec, S., Maxwell, T., McCandlish, S., Ndousse, K., Rausch, O., Schiefer, N., Yan, D., Zhang, M., & Perez, E. (2023). *Towards Understanding Sycophancy in Language Models* (No. arXiv:2310.13548). arXiv.
<https://doi.org/10.48550/arXiv.2310.13548>
- Sheng, E., Chang, K.-W., Natarajan, P., & Peng, N. (2021). Societal Biases in Language Generation: Progress and Challenges. In C. Zong, F. Xia, W. Li, & R. Navigli (Eds.), *Proceedings of the 59th Annual Meeting of the Association for Computational Linguistics and the 11th International Joint Conference on Natural Language Processing (Volume 1: Long Papers)* (pp. 4275–4293). Association for Computational Linguistics.
<https://doi.org/10.18653/v1/2021.acl-long.330>
- Shepherd, D. (2025, January 29). MarketingProfs: Marketing Opinions - MarketingProfs Daily Fix: Generative AI: SEO Game-Changer or Just Another Fad?. MarketingProfs : Marketing Opinions [BLOG]. Newstex.
- Simmonds, R. (2024, July 20). *What Is Generative AI SEO and How Does Gen AI Affect SEO Long Term?* <https://foundationinc.co/lab/genai-seo>. Accessed on 21st of December, 2024.
- Statista. (2021). Global AI in marketing revenue 2028.
<https://www.statista.com/statistics/1293758/ai-marketing-revenue-worldwide/>. Accessed on 22nd of October, 2024.
- Symbio6. (2024, June 10). Criticism of EU AI Act.
<https://symbio6.nl/en/blog/criticism-of-eu-ai-act>. Accessed on 30th of January, 2025.
- Terho, H., Mero, J., Siutla, L., & Jaakkola, E. (2022). Digital content marketing in business markets: Activities, consequences, and contingencies along the

- customer journey. *Industrial Marketing Management*, 105, 294–310.
<https://doi.org/10.1016/j.indmarman.2022.06.006>
- University of Jyväskylä. (n.d.). New Researchvideo for sensitive media storing and sharing during research | University of Jyväskylä.
<https://www.jyu.fi/en/news/new-researchvideo-for-sensitive-media-storing-and-sharing-during-research>. Accessed on 2nd of April, 2025.
- Vincent, J. (2024, February 16). *How much electricity does AI consume?* The Verge.
<https://www.theverge.com/24066646/ai-electricity-energy-watts-generative-consumption>. Accessed on 7th of May, 2025.
- Vlačić, B., Corbo, L., Costa E Silva, S., & Dabić, M. (2021). The evolving role of artificial intelligence in marketing: A review and research agenda. *Journal of Business Research*, 128, 187–203.
<https://doi.org/10.1016/j.jbusres.2021.01.055>
- Wach, K., Duong, C. D., Ejdys, J., Kazlauskaitė, R., Korzynski, P., Mazurek, G., Paliszkiewicz, J., & Ziemba, E. (2023). The dark side of generative artificial intelligence: A critical analysis of controversies and risks of ChatGPT. *Entrepreneurial Business and Economics Review*, 11(2), 7–30.
<https://doi.org/10.15678/EBER.2023.110201>
- Wahid, R., Mero, J., & Ritala, P. (2023). Editorial: Written by ChatGPT, illustrated by Midjourney: generative AI for content marketing. *Asia Pacific Journal of Marketing and Logistics*, 35(8), 1813–1822.
<https://doi.org/10.1108/APJML-10-2023-994>
- Walle, A. H. (2015). *Qualitative Research in Business: A Practical Overview*. Cambridge Scholars Publishing.

APPENDIX 1: INTERVIEW QUESTIONS & TRANSLATION

Introductory questions and background information

- **Organizational information**
 - o How many employees does the organization (you are working in) employ?
 - o What is the industry of the organization? B2B or B2C?
- **Background information**
 - o What is your role in the organization? What are your responsibilities?
 - o How much prior experience do you have of working in marketing roles in total?

Themes under RQ1: *How do marketing professionals in Finnish SMEs use and perceive the value of generative AI in their work?*

- **Current usage of GenAI and applications**
 - o Can you describe how your organization is currently using generative AI in its marketing efforts?
 - o Which applications or tools do you use – why?
- **Strengths and weaknesses of GenAI**
 - o What do you see as the biggest strengths or benefits of using generative AI in marketing?
 - o Can you provide examples of successful outcomes or campaigns achieved with generative AI?
 - o What challenges have you encountered when using generative AI in marketing?
 - o Are there some areas where generative AI has failed to meet your expectations? Has it exceeded your expectations?
- **Future and opportunities of GenAI**
 - o What new opportunities do you see for generative AI in marketing?
 - o Are you planning to improve your (or your team's) generative AI competency by learning e.g. prompt engineering (to prompt more efficiently)?
 - o Do you think your usage of generative AI will change somehow in the future?
 - If yes, how?
- **Ethical considerations and threats of GenAI**

- Are there any external threats, such as regulatory changes, that could impact how you use generative AI?
- How do you or your organization handle data privacy concerns when using generative AI tools in marketing?
- How does your organization address transparency and authenticity of content when using generative AI?
- How do you see the impact of generative AI on jobs in marketing? Do you think it could even replace certain roles, or is it more of a supportive tool?

Themes under RQ2: *What kind of guidelines or policies do Finnish SMEs have for generative AI use?*

- **Guidelines and regulation of GenAI**
 - Does your organization have guidelines (or policies) for the use of generative AI in marketing?
 - If yes, what kind of guidelines are there?
 - If not, do you feel there is a need for formal guidelines? Why/why not?
 - What do you think should be included in guidelines for GenAI in marketing?

Themes under RQ3: *Does the initiative for generative AI usage come from the employees or the organization?*

- **Initiative for GenAI usage**
 - Where does the initiative for GenAI use come from – from your own initiative or from the organization?
 - Does your organization provide the (paid versions of) AI tools needed?

INTERVIEW QUESTIONS TRANSLATED INTO FINNISH

Esittelykysymykset ja taustatiedot

- **Organisaatiotiedot**
 - Kuinka monta henkilöä työskentelee organisaatiossa (jossa työskentelet)?
 - Mikä on organisaation toimiala? B2B vai B2C?
- **Taustatiedot**
 - Mikä on roolisi organisaatiossa? Mitkä ovat vastuutehtäviäsi?
 - Kuinka paljon sinulla on työkokemusta markkinoinnin alalta?

Tutkimuskysymyksen 1 teemat: *Kuinka markkinoinnin ammattilaiset suomalaisissa pk-yrityksissä käyttävät generatiivista tekoälyä ja mitä lisäarvoa se tuo heille?*

- **Tämänhetkinen GenAI-työkalujen ja sovellusten käyttö**
 - o Voitko kuvailla, miten organisaatiossa tällä hetkellä käytetään generatiivista tekoälyä markkinointitarkoituksiin?
 - o Mitä työkaluja/applikaatioita käytätte? Miksi?
- **GenAI:n vahvuudet ja heikkoudet**
 - o Mitkä asiat näet generatiivisen tekoälyn isoimpina vahvuuksina tai hyötyinä markkinoinnissa?
 - o Onko sinulla esimerkkiä generatiivisella tekoälyllä toteutetusta onnistuneesta markkinointitoimenpiteestä tai -kampanjasta?
 - o Mitä haasteita olet kohdannut generatiivisen tekoälyn käytössä markkinoinnissa?
 - o Onko jotain alueita missä generatiivinen tekoäly ei ole täyttänyt odotuksiasi? Onko se taasen ylittänyt odotuksiasi?
- **GenAI:n tulevaisuudennäkymät ja mahdollisuudet**
 - o Mitä uusia mahdollisuuksia generatiivinen tekoäly tuo mielestäsi markkinointiin?
 - o Oletko suunnitellut parantavasi generatiivisen tekoälyn käyttötaitojasi (tai tiimisi käyttötaitoja) opettelemalla esimerkiksi ns. kehotemuotoilua (*prompt engineering*), ts. tekoälyn tehokkaampaa ohjeistusta?
 - o Uskotko, että oma generatiivisen tekoälyn käyttösi tulee jotenkin muuttumaan tulevaisuudessa?
 - Jos uskot, miten?
- **GenAI:n eettiset näkökulmat ja uhat**
 - o Onko sellaisia ulkoisia uhkia, kuten asetuksia/säännöstelyjä, jotka voisivat vaikuttaa siihen, kuinka käytät generatiivista tekoälyä?
 - o Miten sinä tai organisaatiosi huomioitte tietosuojaan liittyviä huolia käyttäessänne generatiivisen tekoälyn työkaluja markkinoinnissa?
 - o Miten organisaationne huomioi läpinäkyvyyden ja sisällön autenttisuuden generatiivista tekoälyä käyttäessään?
 - o Miten näet generatiivisen tekoälyn vaikutukset työpaikkoihin markkinoinnin saralla? Luuletko, että se jopa voisi viedä tiettyjä markkinoinnin työpaikkoja, vai onko se pikemminkin työntekijän käytettävä työkalu?

Tutkimuskysymyksen 2 teemat: *Millaisia ohjenuoria tai -sääntöjä suomalaisilla pk-yrityksillä on generatiivisen tekoälyn käyttöön?*

- **GenAI:n säännöstely ja ohjeistus**
 - Onko organisaatiossanne ohjeita (tai sääntöjä) generatiivisen tekoälyn käyttöön?
 - Jos kyllä, millaisia ohjeita generatiivisen tekoälyn käyttöön on annettu?
 - Jos ei, koetko että sellaisille olisi tarvetta? Miksi/ miksi ei?
 - Minkälaisia ohjeita generatiivisen tekoälyn käyttöön markkinoinnissa pitäisi mielestäsi olla?

Tutkimuskysymyksen 3 teemat: <i>Tuleeko aloite generatiivisen tekoälyn käyttöön organisaatiosta vai työntekijältä?</i>

- **Aloite GenAI:n käyttöön**
 - Tuleeko aloite generatiivisen tekoälyn käyttöön omasta aloitteestasi vai organisaatiolta?
 - Tarjoaako organisaationne tarvitsemasi (maksulliset) generatiivisen tekoälyn työkalut?

APPENDIX 2: CODES

Sub-theme: Digital marketing activities	
Code	Explanation
Text processing & editing	Proofreading text content; editing the content from notes; structuring texts
Brainstorming	Ideation of content such as social media campaigns or blog posts
Textual content creation	Creating text content by prompting without extant material
Website development & SEO	Developing website user experience and optimization of content for search engines
Image content creation	Creating visuals, images or artwork by prompting
A/B testing	Creating multiple versions of e.g. social media campaign with the help of GenAI

Sub-theme: Strengths	
Code	Explanation
Ability to learn	GenAI tools can learn contexts, i.e. organization's brand and tone of voice
Search engine capabilities	GenAI tools can be used as search engines which provide quick insights
Quickness	GenAI tools are perceived as quick because of their answering speed
Creativity boost	GenAI tools can enhance the creativity of marketing professionals
Easiness of use	GenAI tools are perceived as easy to use as they do not require prior knowledge

Sub-theme: Weaknesses	
Code	Explanation
Lack of authenticity	Content generated with GenAI usually lacks naturality and is easily recognized
Context unawareness	If GenAI tool does not understand the (context of the) prompt sufficiently, the outcome is poor
Hallucinations	When GenAI tool generates content which contains false information
Need for post-processing	Content generated by GenAI cannot be used as is but needs to be proofread and edited to become authentic
Image & video imperfections	Visual GenAI tools produce images and videos which look unnatural or peculiar
Algorithmic bias	When GenAI-generated content is skewed or accentuates certain viewpoints due to biased training data

Sycophancy	GenAI tools' tendency to please the user even if the answer is false information
------------	--

Sub-theme: Ethical considerations	
Code	Explanation
Public data only	When prompting GenAI tools, only publicly available data should be input
Lack of worry about jobs	GenAI is not seen as a replacement for human marketing professionals
GenAI use not reported/marked	AI-generated content which is edited by a human is not marked as AI-generated
Negative effect from regulation	If a nationwide regulation is applied, it will limit the use and development of GenAI
GDPR and data privacy	SMEs acknowledge the importance of data privacy and GDPR when using GenAI
Misuse	Marketing professionals are seeing GenAI tools being used for harmful purposes
Energy consumption of (Gen)AI	The energy needed for AI data centers is substantial and therefore the emissions caused by AI are high

Sub-theme: Guidelines	
Code	Explanation
Avoiding the spread of sensitive data	Guidelines should include organizational data privacy notice; classified or sensitive information should not be used
Encouragement	Within the guidelines, the organization should encourage the use of GenAI tools to gain advantage
Prompting instructions	Guidelines should include instructions on how to prompt GenAI tools efficiently
Ethical guidelines	Before-mentioned ethical considerations should be included in the guidelines
Brand & product knowledge	GenAI tools should not be used before attaining sufficient knowledge about the organization itself; products and brand

Sub-theme: Future	
Code	Explanation
Change in job descriptions	Marketers' jobs are likely to evolve due to GenAI tools; humans act as coordinators of GenAI tools
Increase in the use	GenAI usage is expected to increase in the future thanks to AI integrations in "traditional" software and platforms
Better image & video production	Visual GenAI tools are expected to improve greatly in the future, producing more authentic images and videos

Marketing automation	GenAI incorporated with machine learning AI is expected to automatize some marketing activities such as A/B testing
Better prompting skills	Prompting is an important skill; marketers are looking forward to improving their skills to get better results from GenAI