

I S B A



Responsible
Marketing
Advisory



The Marketer's Framework for AI-Enabled Content Creation

February 2026

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Introduction

Never has the power and potential of AI been more visible and demonstrable than with image and video generation.



From fully AI-generated campaigns to ad copy and creative ideas born from an LLM chatbot, the possibilities of what AI can do in this space for brands are ever-evolving. The impact that this technology will have on creative planning and production can be difficult to comprehend, but the opportunity to refresh and streamline the established processes, costs, and timescales for creating content feels impossible to ignore, with 57.5% of brand marketers already using AI to generate content and creative brand ideas.*

ISBA have partnered with Responsible Marketing Advisory to create this framework for AI-enabled content creation. Additionally, members of ISBA's AI Steering Committee, contributed to a workshop that helped shape this document. Together, we've outlined the key considerations to determine the best approach for your brand. Throughout this framework, we address the challenges facing advertisers today; everything from best practice for AI-enablement in content creation, to whether to disclose the use of AI to consumers.

We believe AI should be seen as a tool, with technical expertise and knowledge required to harness it effectively. However, the transformative impact of AI invites many legal and ethical considerations unique to each brand. The landscape is rapidly evolving with improving technology, shifting public attitudes, and increased regulatory scrutiny. With this constant change, marketers must not simply be adopters of AI, but architects shaping its use and implementation. We trust you'll find our thoughts and recommendations useful.

About ISBA

ISBA is the only body that represents brand owners advertising in the UK. We empower them to understand the industry and shape its future because we bring together a powerful community of marketers with common interests; lead decision-making with knowledge and insight; and give a single voice to advocacy for the improvement of the industry.

About Responsible Marketing Advisory

We help clients grow by changing their marketing, for good. As an independent and unbiased extension of our clients' teams, we initiate and manage marketing programmes that benefit people, planet, and profits. We recognise that AI is changing how marketing works, and sustainable advantage comes from how it is designed, governed and used. We bring deep expertise in designing new marketing operating models that integrate AI capabilities effectively, supporting teams to restructure workflows, roles, and decision-making processes for the AI age. We help marketing teams build, evaluate and manage AI capabilities responsibly so they can move faster and smarter without compromising brand integrity, trust or long-term value.

* Source: [Marketing Week Language of Effectiveness 2025 Report](#)

AI-Enabled Content Creation: A World Of Possibilities

Creative production is the most common area (>90%) in which advertisers are exploring (30%), testing (37%) and launching (25%) Gen AI use cases. *

Before we get down to the business of creating your framework, first you need to consider the range of opportunity now available in content creation. Brands who have already started this journey have quickly discovered that AI's value extends far beyond generating finished assets. End to end 'AI-made' executions may attract attention, but they represent only a small proportion of what's now possible across the creative process.

In practice, AI is now embedded within the creative journey: from insight gathering and strategic development, to ideation, production, adaptation, optimisation, and

governance. Increasingly, it also acts as the connective tissue between these stages, improving flow, removing friction, and enabling teams to work with greater consistency and control.

To help marketers move beyond narrow perceptions and recognise the full breadth of opportunity, we group current use cases into broad categories across the creative process. These categories illustrate where AI can enhance existing workflows (and where it can enable entirely new ones) ensuring marketers can identify opportunities that align with their brand, processes, and ambition.

Strategy & Ideation	Market & Audience Insights (e.g. Identify audience segments, sentiment)
	Creative Ideation & Concepting (e.g. Generate campaign ideas, taglines)
Copy and Language Creation	AI Copywriting (e.g. Generate marketing copy such as call-to-actions)
	Conversational Content (e.g. Chatbots and virtual assistants)
Visual & Multimedia Production	AI-Generated Visuals (e.g. Product shots; backgrounds)
	Video & Motion Content (e.g. Script-to-video generation)
	Audio & Voice Content (e.g. AI voiceovers)
Reversioning, Localisation & Scale	Content Reversioning (e.g. Convert Long-form ads to short-form social)
	Localisation & Transcreation (e.g. Translate and culturally adapt content)
Personalisation & Dynamic Delivery	Dynamic Creative Optimisation (e.g. Personalised ad copy)
	Hyper-Personalised Content (e.g. Adaptive landing pages)
Testing, Optimisation & Performance	Automated A/B & Multivariate Testing (e.g. Automatically optimised ads)
	Performance Prediction & Optimisation (e.g. Predict campaign outcomes)
	Synthetic Audience Testing (e.g. Predict audience feedback)
Brand & Regulatory Compliance	Brand Style (e.g. Check asset complies with brand identity guidelines)
	Rules and Regulations (e.g. Check assets comply with local laws)
Workflow Integration & Orchestration	Asset Management & Version Control (e.g. Classify assets and surface recent/approved assets to teams)
	Workflow Routing & Approvals (e.g. Route asset approvals and traffic to publishers)
	Production Pipelines (e.g. Compile assets from components)
	Tool & Platform Integration (e.g. Connect tools into a single workflow)

Across all categories, the opportunity is not simply to accelerate production, but to enhance quality, strengthen brand governance, and create more coherent, future-ready creative systems.

*Source: [ISBA Generative AI survey July 2025](#)

How To Get Started With AI-Enabled Creative Production



Arguably, the biggest challenge in using AI for creative production is deciding where and how to start.

The extensive ways that AI could be deployed for content creation, coupled with many technical considerations and implications for long-established ways of working, can lead to marketers feeling overwhelmed. On top of this, companies are experiencing high rates of unauthorised or uncontrolled use of AI tools by individual employees in marketing (and other) teams. This use of 'Shadow AI' is on the rise, with recent research revealing that 71% of UK employees* have used unapproved consumer AI tools at work.

Actions for Advertisers

Manage risk proactively

Though approaches vary massively across industries and companies, risk is a consideration in many of the decisions made by marketers, and AI is certainly no different. Establishing risk tolerance is a key factor in determining exactly which AI solutions are suitable for your brand.

77% of advertisers either have (58%) or are working on (19%) internal Gen AI policies.**

Confirming your company's policies on the use of AI (e.g. stance on human likeness) is a critical first step, as these rules will define the boundaries of your creative work.

Get together with your legal team, review your company's current approach to risk, and confirm that this covers AI usage for marketing specifically. Robust AI governance is key, starting with establishing clear lines of responsibility and AI policies that cover marketing.

Play, don't publish (yet!)

One of the biggest advantages of AI is the speed at which you can experiment and play with the various tools on offer. From asset generation through to quality assurance, there are plenty of tools, platforms, and prompts you can explore. AI experimentation can develop your understanding of how exactly AI might be able to support your needs, perhaps in ways you hadn't thought were possible. Start by exploring the tools and prompts available and encourage your colleagues to do the same, always ensuring that you follow your company guidelines on approved AI tool use.

Our first step was guidance to the team – play don't publish. Encouraging them to play with it, but taking absolute control of the output.

ISBA Member – Energy Sector

* Source: [Microsoft](#)

** Source: [ISBA Generative AI survey July 2025](#)

Pilot in a considered way

Start piloting specific AI use cases in a controlled, agile, and iterative way – then build from there. Start with non-confidential/non-personal or synthetic datasets and automate low-risk processes. Ensure that foundational AI governance structures are in place before jumping headfirst into end-to-end high-risk, consumer-facing content delivery. Above all, ensure AI is applied to the right processes with human input maintained at critical points.

Cut to the chase

Accept that AI is here and start to plan how it fits into the company's overall business strategy in a considered and structured way. Build in flexibility to pivot in response to evolving business needs and regulatory requirements.

Alongside this, the complex (and in some markets, underdeveloped) regulation surrounding the use and disclosure of AI technology means that you need to quickly get comfortable with a certain level of uncertainty, and have a clear path forward to managing risk within this context.

We first used it in text-to-image creation as with limited budgets we do a lot of in-house generation.

ISBA Member – Financial Services Sector

Questions to ask

- ✓ What is the general risk tolerance across our company?
- ✓ Has an AI governance framework already been established? If not, refer to the [ISBA 12 principles](#) for inspiration on responsible practices and considerations when setting your guardrails and strategy.
- ✓ Have we considered the impact of AI on issues such as sustainability, or effect on current employees?



How To Use AI Appropriately For Your Brand

Once you're committed to using AI within the creative process, you must establish exactly what type of approach works for your brand. There are many ways in which AI can be deployed, and there will be many factors in deciding which options are right for you.

Actions for Advertisers

Build governance guardrails

Your company's AI governance framework may already provide guardrails on the ways you can deploy AI. Whichever solution you decide to pursue, first consider the impact on your existing team, partners, and processes. The answers you identify may not be a reason to stop, but they should inform the scale of the opportunity. They will also dictate how you manage the project, both in terms of setting expectations and maintaining communication across the business.

Quality control is a crucial factor to consider, especially for heavily regulated categories. Establish early on where humans need to act in the process, clarifying which person and/or organisation ultimately has core liability for AI-created content.

Focus on brand values

While some brands are natural risk-takers, jumping on new trends, or first-to-market with new opportunities, others may typically follow a more tempered, measured approach.

Judge campaign concepts on their relevance, and content production on its quality, in the same way you would when AI is not involved. Many brands have deviated from their core values to make use of exciting new technology to their detriment. Brands should consider how their use of AI will be received by their consumers.

Unilever, for instance, has found success in efficiency and cost-savings by using generative AI for content creation, with a focus on products not people through a "Digital Twins" approach (See Case Study on Page 8).

30% of marketers believe that generative AI poses significant risks to brand safety.*



*Source: (Statista)

Case Study

Unilever – Digital Twins

Unilever has found success in using generative AI, transforming how it creates brand assets and product imagery by using “Digital Twins”, a virtual model of real-world products created solely by AI. Using AI in this way, Unilever have sped up production timing and cut costs by 50%.



The importance of authenticity is growing exponentially as the quantity of AI content on our screens explodes. Because of this, brands should be especially wise to the errors of misleading or appearing inauthentic to their consumers, for both reputational and legal reasons.

Your brand identity, industry, audience, and typical creative approach will all impact your risk assessment. Some of these elements are more fluid than others, and what might not be the best approach for your brand today, could work tomorrow. Decide what feels right for your brand in this moment and start there.

As a charity, we tell real stories about real people – using AI imagery presented as real life would lose trust, that’s a hard line that we don’t see crossing.

ISBA Member – Charity Sector

Questions to ask

- ✓ Do we have an existing AI governance framework, and if so, does it have any limitations?
- ✓ What is the impact of using AI in this way on our existing team, partners, and processes?
- ✓ Where should a human be involved for quality control?
- ✓ Where does the core legal liability sit?
- ✓ Have we or our extended team conducted due diligence when it comes to AI, data protection and third-party solutions?
- ✓ How well does our proposed use of AI align with our brand values?

What Successful Implementation Of AI Looks Like For You

Successful AI implementation is defined by whether it advances brand, business, and operational goals, not by the number of tools deployed.

Actions for Advertisers

Strategically select your priorities

Different functions across the organisation will naturally prioritise different outcomes from AI use: a production team may be driven by speed; a media team by testing capability; a brand team by maintaining quality and consistency; a leadership team by long-term competitiveness. As a marketer your role is to provide clear direction, selecting the goals that matter most at this stage of the roadmap and sequencing experiments so that early wins build toward long-term capability.

Research by ISBA found that efficiency is the primary focus for advertisers utilising Gen AI.*

Pilot for the long-term

Adopt a test-and-learn mindset and start with a structured pilot that clearly defines where AI can create value before you integrate it into core processes. Pilots work best when they begin with a clear hypothesis ("If we introduce AI into X stage, we expect to improve Y metric"), a defined methodology, and measurement capabilities in place before it starts. Without shared agreement on what 'good' looks like and the data required to evidence it, AI initiatives risk fragmenting workflows and weakening brand coherence. Alongside operational outcomes, each pilot should evaluate how AI supports brand integrity, creative standards, and trust commitments.

Ultimately, successful AI implementation means proving value early and scaling responsibly. AI must be built as a long-term capability, rather than a short-term production upgrade.

Select a primary pilot goal that strategically supports your business aims:

Efficiencies	Effectiveness	Compliance
Reduced effort	Improved testing	Brand
Reduced cost	New delivery capabilities	Regulatory
Increased scale	Improved processes	
Increased agility	Upskilled employees	

Questions to ask

- ✓ What business value does this pilot unlock?
- ✓ How does this pilot fit into my long-term AI roadmap for marketing?
- ✓ How are we defining a successful outcome?
- ✓ What criteria should be met before scaling?
- ✓ What unique risks and mitigations are there?

Implementing AI was all about go-to market speed, being able to launch a product on a certain date, having everything localised and rolled out across every format.

ISBA Member – Technology Sector

*Source: [ISBA Generative AI survey July 2025](#)

When And How To Disclose AI Usage

86% of British consumers believe it's important to disclose when generative AI has been used*

Despite a strong desire for transparency from British consumers, there are currently no UK regulations expressly requiring the disclosure of AI within advertising. The myriad ways in which AI can be applied throughout the creative process will likely present challenges to those trying to regulate this area, and to companies trying to navigate compliance. Adding another layer of complexity to this issue, platforms such as Meta and TikTok already apply AI labels to content they determine as AI-altered, in many cases taking the decision to disclose out of advertisers' hands.

Disclosure depends on the category, the brand, and the context.

ISBA Member – Financial Services

Actions for Advertisers

Legal Considerations

We don't know if the UK will adopt a standalone AI law similar to the EU AI Act (see below), but the UK government has been consulting about regulating a number of areas that touch on AI (including copyright and deepfakes). What is clear is that it's highly likely that the implementation and enforcement of any regulation of AI will be similarly complex.

The Advertising Standards Authority has produced AI-specific guidance, which focuses on the impression the ad gives to the audience rather than how it was created – ultimately, brands should consider the consumer and whether non-disclosure risks misleading them.

Also, don't forget that all the same rules and regulations that govern standard advertising are still applicable to anything that is produced using AI.

EU AI Act: In Focus

[The EU AI Act](#), which is due to come into force in August 2026, will enforce transparency by requiring that “**deployers*** of an AI system that generates or manipulates image, audio or video content constituting a deep fake, shall disclose that the content has been artificially generated or manipulated.” The legislation also has stipulations for **providers*** of AI systems to ensure that their outputs are marked in a machine-readable format and are detectable as artificially generated or manipulated. However, there are legislative rumblings that mean these changes may be delayed, so watch this space...

These proposed legislative updates would impact several of the advertising use cases we have featured in this framework, and there is potential for uncertainty when it comes to practical application of these proposed rules. For instance, would disclosure similarly apply to small photo touch-ups with AI, as are already achieved through photo editing software, or if the technology has been used to change only the background colour of a video? What if the post-production updates are non-material and the consumer perception of the advertising is not misleading?

Much of the detail on how to apply the reforms in practice will be left to codes of practice and guidance. Based on the European Commission's draft [Code of Practice on Transparency of AI-Generated Content](#), there's likely to be a distinction between "fully AI-generated" content and "AI-assisted" content, with disclosure obligations being triggered for AI-assisted content where the AI system "substantially impacts" the content. This would introduce an element of proportionality, with background use of AI that does not impact content in a material way not appearing to require disclosure. Obviously, we will need to wait and see if this changes at all in the final text.

Impact of Disclosure

Consumer desire for transparency will only increase in a world where audiences are exposed to increasing volumes of AI content, and authenticity will become a prized quality that brands should look to protect at all costs.

The consumer – not the brand – should always be front of mind when considering whether to disclose, protecting against consumer harm and the risk of misleading or misinforming. You should not assume your consumers are able to identify which content or elements are AI-produced and which are not, especially as technology and the quality of outputs improves.

You should also consider if the disclosure and not the use of AI itself is likely to cause adverse reaction. There may come a point when overdisclosure is counterproductive and so the requirement for transparency needs to be balanced against the risk of harm.

The Advertising Association has published their “[Best Practice Guide for the Responsible Use of Generative AI in Advertising](#)”, which is an invaluable resource for all brands with regards to disclosure. In brief, you should consider whether:

- A consumer could be misled about the nature, origin, or authenticity of the content
- The content depicts real people or synthesizes their voice without clear indication that the content is not real
- The content includes AI-generated testimonials and reviews that could be perceived as genuine, or features AI-generated personalities or spokespeople that appear to be real.

Platforms like Instagram will do good work identifying AI content, but they'll get worse at it over time as AI gets better. It will be more practical to fingerprint real media than fake media.

Adam Mosseri – Head of Instagram

*Source: YouGov, February 2025

Methods of Disclosure

There is no legal guidance, and we've all got different points of view and our organisation leaders, the legal team, the risk team, all have different views. So that's the conundrum.

ISBA Member – Technology Sector

There is currently no consistent method of disclosure outside of enforced labelling on social media. Until there is, you have scope to experiment within this space and explore different brand-aligned disclosure options and phrasing to see how they land with consumers.

You can consider using audience pre-testing of different disclosure options, especially if their company has concerns regarding AI generated content potentially evoking a negative consumer reaction.

Despite gaps in UK regulation, there are still potential liabilities for brands, and protecting against consumer harm should always be a priority. Proactive brands can seize the opportunity to consider mechanisms for assessing potential consumer harm and to shape the way in which they disclose their use of AI in an authentic way.

Questions to ask

Legal & Regulatory

- ✓ What approach to risk mitigation does our legal team recommend?
- ✓ In which situations should we disclose AI use?
- ✓ When disclosing AI use, what format and phrasing is best?
- ✓ How can we ensure our teams are kept up to date with evolving regulation, guidance and standards in the AI disclosure labelling space?

Consumer Trust & Brand Reputation

- ✓ How might our audience perceive the brand's use of AI?
- ✓ How might nondisclosure mislead consumers or misrepresent our brand or product?
- ✓ How can we use audience pretesting to inform our choices?

How To Plan For Consumer Reactions To Your Use Of AI

It's every marketer's worst nightmare – your brand's reputation is damaged under your watch by the public's reaction to a new campaign or creative asset.

There is no doubt that the risk of a negative consumer reaction feels comparatively higher when it comes to content created using AI, and there have already been several examples of brands headlining industry news due to negative reactions to their use of AI. However, such reactions may not always be as problematic as they seem.

Our Test Your Ad panel gave the new “Holidays Are Coming” a 5.9-Star Rating – the maximum possible score an ad can get... the vast majority of viewers simply take the commercial on its own terms as a charming animated ad...AI isn't mentioned.

System1, November 2025

Case Study

Coca-Cola

Coca-Cola's second AI-generated installment of their 'Holidays Are Coming' campaign created some negative headlines for its use of AI, but this did not appear to be an issue for consumers.

Creative ad testing showed that consumers focused on the classic Christmas cues and the familiarity of the brand during the holiday season, proving that long-term consistency in branding mattered more than the technology they used.



Actions for Advertisers

Apply the same rules as to other content

Even though your ad may have been produced in a new way, you should apply the same considerations and standards as you would to any other content you produce. Think about the general context in which your marketing will be received and be mindful of your consumers' likely perceptions toward AI at the point of launch, especially if its use is noticeable. Avoid lowering your standards or expectations simply because a new creative process was followed.

Monitor audience perceptions

AI use may create or amplify consumer reactions, and you should consider this in your risk assessment and mitigation plans, as well as how any thresholds for crisis management may need to change. Ad content produced with the help of AI is still relatively new to audiences' screens, but consumer perceptions are likely to change over time. It will be necessary to do regular temperature checks of how they feel about AI and adapt accordingly.

Maybe in the next year or so, consumers will catch up to AI being used, and then it will become more okay.

ISBA Member – Technology Sector

It comes back to consumer expectation, and asking if your consumers are really that discerning about how the ads are made?

ISBA Member – Charity Sector



Questions to ask

Be aware

- ✓ What's the general context in which our marketing will be received?
- ✓ Are we applying the same considerations as we would to other content we produce?
- ✓ How might our use of AI create or amplify consumer reactions?

Be prepared

- ✓ How has the business been made aware and prepared for reactions to upcoming activity?
- ✓ How will consumer reactions be assessed in the context of our AI use?
- ✓ Should our thresholds for crisis management be adjusted in context of our AI use?

How To Decide Which AI Technologies To Use

Choosing the right AI technology requires filtering through a lot of noise and resisting the urge to reactively jump on trending tools without clearly defining the problem that needs solving, implementing robust governance, or focusing on lasting impact.

Marketers must balance ambition with control, creative opportunity with brand safety, and short-term experimentation with long-term capability building. The goal is not just to pick a tool, but to make an informed, accountable choice that protects your brand while unlocking meaningful advantages.

Actions for Advertisers

Create a decision tree or framework

AI is now embedded across production ecosystems, and many tools already include AI features by default. As a result, you need a clear framework for assessing which technology is right for each use case, and what the organisational implications of that choice are.

Involve your legal, IT and procurement teams to set standards that can be used to identify whether an AI tool is suitable for your specific requirements. Remember to define your output quality standards. You will need to prioritise tools that deliver consistent, repeatable quality at scale beyond pilot scenarios.

Explore the technology options

Start modular: where its practical (and economical), choose the best tool for each task rather than committing to a single platform. As capability matures, evaluate more integrated or bespoke solutions that offer greater brand control. Get access to AI suppliers' development roadmaps as capabilities are evolving at a fast pace in this ultra-competitive market. You'll want to ensure today's best-in-class AI-powered solution remains fit for purpose tomorrow.

When evaluating options, consider that lower cost tools may be appropriate for low-stakes assets, but not for anything that carries brand meaning, involves high risk data, or business critical processes. Lower cost doesn't always mean lower risk.

The table on Page 15 provides a simple, high-level view of the types of AI solutions you can use. Aim to align the ambition of your use case with the level of control required. Be clear about whether you need speed, scale, creative range, or precision. This anchors the tech choice and prevents tool-led decision-making.



Overview of AI Solutions

Type	Description	Best for	Typical trade-offs	Control level	Indicative costs
Open-Source / Public Models	Freely available models accessed directly or through open tools. High flexibility, minimal guardrails.	<ul style="list-style-type: none"> • Early-stage exploration • Prototyping • Low stakes content 	<ul style="list-style-type: none"> • Variable quality • Limited brand control • Higher confidentiality and IP risk 	Low	£
Commercial Cloud AI Platforms	Paid tools from major providers (often built into creative suites). Provide fast, high-quality outputs with some governance controls.	<ul style="list-style-type: none"> • Rapid asset creation • Integrated workflows 	<ul style="list-style-type: none"> • Ongoing subscription costs • Vendor dependence • Limited visibility into underlying models 	Medium	££
Enterprise / Private AI Environments	AI hosted in secure, controlled environments (private cloud, on-premise, enterprise licensed models). Strong governance and compliance frameworks.	<ul style="list-style-type: none"> • Higher risk use cases • Strict data governance • Brand critical assets 	<ul style="list-style-type: none"> • Higher setup complexity • Cross-functional coordination • Slower initial deployment 	High	£££
Fine-Tuned or Brand-Specific Models	Models customised with brand assets, guidelines, or proprietary data for highly consistent output.	<ul style="list-style-type: none"> • High-volume output • Brand-specific imagery • Scalable long-term capability 	<ul style="list-style-type: none"> • Significant up-front investment • Specialist expertise requirement • Long-term maintenance 	Very high	££££

Train teams for continuous improvement

Having the right AI tools is only going to drive optimal efficiencies and benefits if your staff know how to use them properly, and if your chosen AI platform has the right level of knowledge base and feedback loops. Make sure that you have set up a programme of tools-based training and initiatives to ensure a consistent and acceptable standard of AI literacy across teams using (and advising on) AI, as well as processes for feedback and tech improvement.

46% of advertisers have not yet started any AI skills training from either their company, agency, or an external provider.*

Questions to ask

- ✓ What specific outcomes are required from the technology?
- ✓ What quality, consistency, and governance needs do we have?
- ✓ How will we assess the technology options against our standards? (eg. safety, security, data protection, IP integrity, legal and regulatory compliance)
- ✓ What tech architecture is the best fit for our business, both short-term and long-term?
- ✓ What will be the long-term implications for our operating model and use of creative partners or agencies?

We need to sandbox and play in a safe environment – and that can be hard to explain to compliance and tech teams.

ISBA Member – Media Sector

*Source: [ISBA Generative AI survey July 2025](#)

Conclusion

AI is transforming creative production end-to-end, offering unprecedented speed, scale, and creative range. But it's also raising new expectations around governance, authenticity, and consumer trust. As AI becomes embedded across the full creative development and production process, marketers must balance its efficiencies with brand safety, quality and long-term capability building.

1. Use AI where it creates real value

AI is more than a production shortcut; it's reshaping the entire creative process. The biggest challenge for brands is choosing where to start - you should experiment safely and run structured pilots. Success must be linked to measurable brand and business outcomes, and early wins should ladder up to long-term, scalable capability.

2. Protect brand integrity through governance and authenticity

Responsible AI use is a brand-building advantage, and a risk if ignored. Strong governance, clarity on risk tolerance, and cross-functional alignment are essential before scaling. Brands must determine where humans need to intervene, who holds legal liability, and how to maintain quality and authenticity, particularly when representing people or emotionally sensitive content. Transparency is increasingly expected: while regulation lags, consumers value disclosure when AI is used, and platforms may label content automatically (and inconsistently). Aim to use AI in ways that strengthen your brand truth, not distort it.

3. Choose technology deliberately and build capability over time

Not every AI tool fits every use case - you should choose with intention. Start with the problem, not the shiny platform: evaluate data sensitivity, brand exposure, governance requirements, and the desired level of creative control. There are many options, and you need to develop AI literacy to select and operate the right tech stack. Create safe "test-and-play" environments, and scale only once roles, data structures, and oversight are clear. Consider the impact of adopting AI and design future marketing operating models that integrate it effectively.

There is no doubt that consumer reactions will vary and evolve, and what sparks headlines may not reflect real-world effectiveness. The age-old rules apply: **create great content that serves the brand and engages your audience.**

There shouldn't be an AI strategy. There should be a business strategy that we are enabling through many things of which AI is one.

ISBA Member - Financial Services

AI-Enabled Content Creation

The Checklist

How to get started with AI-enabled creative production

- What is the general risk tolerance across our company?
- Has an AI governance framework already been established? If not, refer to the [ISBA 12 principles](#) for inspiration on responsible practices and considerations when setting your guardrails and strategy.
- Have we considered the impact of AI on issues such as sustainability, or effect on current employees?

How to use AI appropriately for your brand

- Do we have an existing AI governance framework, and if so, does it have any limitations?
- What is the impact of using AI in this way on our existing team, partners, and processes?
- Where should a human be involved for quality control?
- Where does the core liability sit?
- Have we or our extended team conducted due diligence when it comes to AI, data protection and third-party solutions?
- How well does our proposed use of AI align with our brand values?

What successful implementation of AI looks like for you

- What business value does this pilot unlock?
- How does this pilot fit into my long-term AI roadmap for marketing?
- How are we defining a successful outcome?
- What criteria should be met before scaling?
- What unique risks and mitigations are there?

When and How to disclose AI usage

- What approach to risk mitigation does our legal team recommend?
- In which situations should we disclose AI use?
- When disclosing AI use, what format and phrasing is best?
- How can we ensure our teams are kept up to date with evolving regulation, guidance and standards in the AI disclosure labelling space?
- How might our audience perceive the brand's use of AI?
- How might nondisclosure mislead consumers or misrepresent our brand or product?
- How can we use audience pretesting to inform our choices?

AI-Enabled Content Creation

The Checklist

How to plan for consumer reactions to your use of AI

- What's the general context in which our marketing will be received?
- Are we applying the same considerations as we would to other content we produce?
- How might our use of AI create or amplify consumer reactions?
- How has the business been made aware and prepared for reactions to upcoming activity?
- How will consumer reactions be assessed in the context of our AI use?
- Should our thresholds for crisis management be adjusted in context of our AI use?

How to decide which AI technologies to use

- What specific outcomes are required from the technology?
- What quality, consistency, and governance needs do we have?
- How will we assess the technology options against our standards? (e.g. safety, security, data protection, IP integrity, legal and regulatory compliance)
- What tech architecture is the best fit for our business, both short-term and long-term?
- What will be the long-term implications for our operating model and use of creative partners or agencies?

To find out more about how ISBA and the Responsible Marketing Advisory can support you with building, evaluating and managing AI capabilities responsibly and how to design marketing operating models that integrate AI effectively, please reach out to our authors.

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