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Analyzing Client Trust: Human vs. AI in Digital Agency Customer Service

Cut Najwa Ajalia, Haikal Fairuzi Maulana, Nara Pristiwa[*]

[1] Fakultas Ekonomi, Program Studi Bisnis Digital, Universitas Muhammadiyah Aceh, Kota Banda Aceh, Indonesia
Email: [1]cutnajwaajalia@gmail.com, [2]haikal.fairuzi@mhsw.unmuha.ac.id, [3,*]nara.pristiwa@unmuha.ac.id
Email Penulis Korespondensi: nara.pristiwa@unmuha.ac.id

Abstract − Digital transformation in the creative industry has driven agencies to adopt Artificial Intelligence (AI)-based customer service to enhance operational efficiency and response times, yet in a complex Business-to-Business (B2B) context, reliance on automation often clashes with the necessity of the "human touch" required for abstract creative concept discussions and nuanced branding strategies. This study aims to analyze the specific threshold of client trust toward automated services and identify the critical points where human intervention remains indispensable. Employing a qualitative method with a multi-case study approach and secondary data analysis spanning from 2020 to 2025, this research evaluates various industry reports and digital creative agency client testimonials to provide a comprehensive outlook on modern service dynamics. The findings reveal a distinct trust dichotomy: AI achieves high cognitive trust in administrative and objective-technical tasks, such as scheduling and basic reporting, but faces significant resistance in strategic ideation processes due to a perceived lack of emotional empathy and creative intuition. Consequently, these findings suggest the implementation of a "Strategic Hybrid Framework," where agencies position AI as an administrative efficiency engine while maintaining human interaction for high-level creative collaboration. Such a balance is essential to preserve brand equity, ensure long-term client loyalty, and navigate the intricate interpersonal dynamics inherent in the creative sector as it evolves through 2025.

Kata Kunci: Artificial Intelligence; Automated Customer Service; B2B Trust; Digital Creative Agency; Strategy Hybrid Framework

1. INTRODUCTION

The global creative industry landscape is currently undergoing a significant paradigm shift driven by pervasive digital transformation, particularly with the rapid advancement of generative Artificial Intelligence (AI). This technological disruption has fundamentally altered how digital creative agencies operate, pushing them to transition from traditional, labor-intensive workflows toward automated ecosystems. According to recent industry analysis, the adoption of AI is no longer merely an option for competitive advantage but a necessity for survival in a market that demands speed and cost-efficiency (Biradar et al., 2025; Ferdiansyah et al., 2025). Digital creative agencies, which traditionally rely on human intuition, tacit knowledge, and close interpersonal relationships, are increasingly adopting AI agents and automated customer service systems to enhance operational efficiency (Anantrasirichai et al., 2025; Kamatala & Naayini, 2025; Putri et al., 2024). The integration of these technologies promises 24/7 service availability, instantaneous responsiveness, and data-driven personalization. However, within a Business-to-Business (B2B) context, the implementation of such technology encounters fundamental challenges rooted in the unique nature of the services provided. Unlike standardized commodities where efficiency is the primary metric of value, creative agencies sell abstract entities—ideas, artistic visions, and strategic brand values—that necessitate emotional depth and a nuanced understanding of cultural contexts (Sabur et al., 2025; Xia, 2025).

A critical problem arises when this pursuit of technological efficiency clashes with the indispensable necessity of the "human touch," creating a paradox in agency-client relationships. B2B clients in the creative sector often experience psychological friction when complex and subjective creative concepts are handled by automated systems. There is a prevailing perception that machines tend to "dictate" the creative process through rigid algorithms, lacking the empathetic capacity to understand the client's unspoken anxieties or brand aspirations. This phenomenon creates a crucial research gap: why, in the creative agency ecosystem, does increased efficiency via AI often inversely correlate with client trust levels? While AI excels in administrative and technical tasks, its ability to establish credibility in high-level, conceptual discussions remains highly contested (Haupt et al., 2025; Kirkby et al., 2025). The core issue lies not in the technology's capability, but in the client's psychological readiness to accept non-human agents as strategic partners in high-stakes creative decisions.

To understand the positioning of this study, it is essential to review recent developments in the field over the last five years. Several studies have explored the intersection of AI and marketing, yet a specific gap remains regarding B2B trust thresholds in creative industries. First, Huang and Rust (2021) developed a strategic framework distinguishing between mechanical, thinking, and feeling AI, arguing that AI should augment humans in analytical tasks while humans typically retain comparative advantage in empathetic tasks (M.-H. Huang & Rust, 2021; M. Huang & Rust, 2022). However, their study was broad-based and did not specifically address the granular "friction points" in the client-agency creative ideation process. Second, Grewal et al. (2020) analyzed the future of technology in marketing, highlighting that while AI enhances data processing, it poses a risk to the "perceived authenticity" of a brand (Grewal et al., 2020; Lee & Chung, 2020). While insightful, this study focused more on consumer-facing (B2C) interactions rather than the complex, high-value negotiations typical of B2B agency contracts. Third, Davenport et al. (2020) examined how AI will change the future of marketing, suggesting that the "black box" nature of AI algorithms creates a barrier to trust (T. Davenport et al., 2020; T. H. Davenport, 2023). Yet, their research did not offer a practical mechanism for agencies to integrate AI without alienating clients who demand transparency. Fourth, recent economic analyses have emphasized the massive

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productivity potential of generative AI (Dell'Acqua et al., 2023), yet often overlook the sociological implications of "algorithmic aversion" in creative professional services (Haupt et al., 2025).

The primary distinction and novelty of this research compared to the studies mentioned above lies in its specific focus on the "Trust Threshold" within the B2B creative sector. Unlike previous studies that view AI adoption as a binary choice between automation and human labor, this research proposes a State of the Art approach through a "Strategic Hybrid Framework." This study does not merely ask if AI should be used, but rigorously analyzes where the exact boundary lies—identifying the specific task complexity level where client trust shifts from acceptance to rejection. The urgency of this research is underscored by the increasing pressure on agencies to reduce costs post-pandemic while facing clients who are becoming more critical of "generic" AI-generated outputs. If agencies fail to understand this psychological threshold, they risk commoditizing their services and eroding the premium value of their creative expertise.

Therefore, this research aims to rigorously analyze the threshold at which B2B clients accept automation and the specific touch points where they demand direct human intervention. By dissecting the dynamics between machine efficiency and human empathy, this study seeks to provide theoretical contributions to digital marketing management literature by extending the Computers are Social Actors (CASA) theory into the realm of B2B professional services. Practically, this research offers a roadmap for creative agencies to balance technological innovation without compromising client trust. The ultimate contribution of this study is the formulation of a managerial guideline that segregates agency workflows based on "Trust Dimensions," ensuring that AI serves as an efficiency engine for cognitive tasks, while human talent is preserved for affective, high-trust interactions that determine long-term client loyalty.

2. RESEARCH METHODOLOGY

2.1 Basic Research Framework

This study adopts a qualitative research design rooted in the interpretivist paradigm, utilizing a multi-case study approach to explore the complex dynamics of client trust within the digital creative agency ecosystem. As asserted by Yin (2018), a case study design is the most appropriate strategy when the research question seeks to answer "how" and "why" a contemporary phenomenon operates within its real-life context, particularly when the boundaries between the phenomenon (automation) and the context (B2B relationships) are not clearly evident (Stake, 2010; Yin, 2018).

Instead of relying on traditional human respondents through surveys or interviews, the unit of analysis in this study comprises a purposive selection of secondary data sources. This method, known as secondary data analysis, involves the re-examination of existing data to address new research questions (Johnston, 2017; Kelly et al., 2024). The data sources were rigorously curated from official agency case studies, strategic reports from global consulting firms, and verified client testimonials published on reputable industry platforms between 2020 and 2025. This timeframe was specifically selected to capture the rapid acceleration of digital transformation and AI adoption in the post-pandemic era (Amankwah-Amoah et al., 2021; Farfán Chilicaus et al., 2025; Kumar & Roy, 2025). The research locus is situated within the global digital creative agency ecosystem, specifically targeting Business-to-Business (B2B) interactions in markets with high digital maturity, such as North America and Southeast Asia.

The conceptual framework is constructed to investigate three primary research variables: (1) Automation Efficiency (independent variable), defined as the speed and accuracy of AI agents; (2) Client Trust (dependent variable), which is further bifurcated into Cognitive Trust (competence-based) and Affective Trust (benevolence-based); and (3) Task Complexity (moderating variable). Based on the Commitment-Trust Theory (Morgan & Hunt, 1994) and Algorithm Aversion concepts (Dietvorst et al., 2015; Haupt et al., 2025), this study proposes a research proposition: that while automation positively influences cognitive trust through efficiency in low-complexity tasks, it negatively impacts affective trust in high-complexity creative tasks due to the absence of human empathy.

2.2 Data Analysis Technique

The collected data are analyzed using Reflexive Thematic Analysis techniques following the six-phase framework established by Braun and Clarke (2006). This method provides a systematic approach to identifying, analyzing, and reporting patterns (themes) within the data. The analysis process proceeds through the following structured trajectory:

a. Data Familiarization: The researcher immersed themselves in the dataset by reading and re-reading the collected case studies and testimonials to understand the overall narrative of client sentiment.
b. Initial Coding: The data were systematically coded to identify key features relevant to the research questions. Codes were generated for specific terms such as "speed," "empathy," "robotic," and "efficiency."
c. Searching for Themes: The codes were collated into potential themes, gathering all data relevant to each potential theme. For instance, codes related to "errors" and "accountability" were grouped under the theme of Trust Erosion.
d. Reviewing Themes: The themes were checked against the dataset to ensure they accurately reflected the "Trust vs. Efficiency" dichotomy.
e. Defining and Naming Themes: Clear definitions were generated for each theme, such as "The Cognitive Domain" and "The Affective Void."
f. Producing the Report: The final analysis was woven together to tell a compelling story about the data.

To ensure the validity and reliability of the findings, the researcher employed Data Triangulation (Denzin et al., 2023). This involved cross-verifying findings from different data types—comparing the "claims" made in official agency

reports against the "complaints" found in independent client reviews. This cross-case comparison was crucial to identify the saturation point (Guest et al., 2006)—the specific threshold where clients consistently begin to feel a loss of personal connection due to the dominance of automation. By strictly adhering to these methodological steps, this research aims to map the friction points between machine efficiency and the necessity of human intuition in creative collaborations with high interpretative rigor.

3. RESEARCH AND DISCUSSION

This section delineates the findings derived from the reflexive thematic analysis of secondary data spanning from 2020 to 2025, comprising digital agency case studies and B2B client testimonials. The analysis reveals a distinct dichotomy in client trust levels relative to the nature of the task performed by automated systems versus human agents.

3.1 Research Findings

The investigation into the "Trust Threshold" within B2B creative agencies indicates that client satisfaction is not uniform across all service touchpoints. Instead, it is highly dependent on the Task Complexity and the Emotional Stakes involved. Based on the data synthesis presented in Table 1, the findings are categorized into three major themes: (1) The Domain of Cognitive Trust in Technical Tasks, (2) The Erosion of Affective Trust in Creative Ideation, and (3) The Accountability Vacuum in Conflict Resolution.

3.1.1 The Domain of Cognitive Trust: AI as the Efficiency Engine

The first major finding indicates that B2B clients exhibit a high degree of acceptance toward Artificial Intelligence (AI) when it is applied to objective, quantifiable, and administrative tasks. In functions categorized as "Technical Information" and "Performance Reporting," AI agents outperform human counterparts in establishing Cognitive Trust. Data from industry reports confirms that clients value speed and accuracy above personalization in these specific areas. For instance, when clients inquire about "Account Data," "Budget Allocation," or "Timeline Status," the immediate responsiveness of chatbots creates a perception of reliability. In this context, trust is built upon the "logic of competence" (Wang et al., 2023). The secondary data analysis highlights that 24/7 availability is a critical driver of satisfaction, as it eliminates the friction of waiting for human account managers to respond to routine queries (M.-H. Huang & Rust, 2021; M. Huang & Rust, 2022). The pattern shows that as long as the output is data-centric and binary (correct/incorrect), Algorithm Aversion is virtually non-existent. Clients do not seek empathy when asking for a billing update; they seek precision. Thus, in the domain of Low-Complexity/High-Frequency tasks, AI is the dominant and preferred actor.

Further analysis of agency efficiency reports reveals that the primary driver of this cognitive trust is "Operational Velocity." In traditional workflows, a client requesting a budget reallocation update might wait 4 to 6 hours for an Account Manager to manually pull data from the ERP system. In contrast, AI-driven dashboards provide this information in milliseconds. This drastic reduction in latency creates a sense of "competence reliability." Clients perceive the agency as more professional not because of the human relationship, but because of the system's precision.

Moreover, data from Castelo et al. (2019) supports the finding that B2B clients have a higher tolerance for non-human interaction when the task is "low-stakes" and "high-certainty." For example, checking ad spend performance involves objective numbers; there is no room for interpretation. In these scenarios, the "coldness" of the machine is actually a virtue. Clients do not want an empathetic explanation of why the budget was spent; they want the raw data to report to their superiors. Therefore, the automation of these tasks does not erode trust; rather, it solidifies the foundational "hygiene factors" of the business relationship, allowing the agency to be perceived as a technologically advanced partner.

3.1.2 The Erosion of Affective Trust: The Ideation Friction

Conversely, the analysis reveals a sharp decline in trust when automation encroaches upon the domain of "Idea Consultation." This is the most critical finding of the study. When agencies utilize AI tools to generate creative concepts, branding strategies, or artistic visions without human mediation, B2B clients perceive a lack of "strategic benevolence." The findings show that "Idea Consultation" requires deep contextual understanding—a capability that current AI models struggle to simulate convincingly. Clients reported feeling that AI-generated concepts were "generic," "soulless," or lacking the specific cultural nuance of their brand (T. Davenport et al., 2020). Unlike technical tasks, creative ideation is subjective. Trust in this domain is Affective, rooted in the belief that the agency cares about the client's long-term success. The data suggests a "Trust Threshold" exists where the complexity of the task surpasses the AI's ability to mimic human intuition. When AI attempts to "dictate" creative direction, it triggers Algorithm Aversion, as clients erroneously believe the machine is oversimplifying their complex business problems (Dietvorst et al., 2015).

The psychological resistance to AI in ideation can be attributed to the concept of "Generic Homogenization." Clients approach creative agencies specifically to obtain differentiation—a unique market position that separates them from competitors. The synthesis of client testimonials indicates a recurring complaint: AI-generated content, while structurally correct, often feels "derivative" or "safe." Because Large Language Models (LLMs) operate by predicting the most statistically probable next token based on existing data, their outputs tend to regress toward the mean (average).

For a B2B client looking to disrupt a market, "average" is a failure. When an agency presents a campaign strategy generated largely by AI, clients perceive a lack of "skin in the game." There is no emotional risk taken by a machine.

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Dietvorst et al. (2015) describe this as the "human performance premium"—people are willing to forgive a human error because they understand the intent was noble, but they are unforgiving of an algorithmic error because it implies a systemic flaw. In creative discussions, if an AI agent suggests a culturally insensitive tagline, it is not seen as a mistake, but as a proof of incompetence. Consequently, the Affective Trust—the belief that the partner shares the client's values and understands their unvoiced cultural nuances—is shattered. Clients reported feeling that the agency was "cutting corners" on the very product they were paying a premium for: human ingenuity.

3.1.3 The Accountability Vacuum in Conflict Resolution

The third theme identified is the absolute necessity of human intervention in "Conflict Resolution." The analysis of client complaints indicates that when errors occur—such as a failed campaign or a budget dispute—clients overwhelmingly reject automated responses. The primary reason identified in Table 1 is "Accountability." AI cannot take responsibility; it can only process apologies based on templates. In high-stakes B2B relationships, the act of "taking ownership" of a mistake is a powerful mechanism to restore trust. Humans can express genuine remorse and offer bespoke solutions, whereas AI is perceived as a barrier shielding the agency from accountability. The findings suggest that attempting to automate conflict resolution is the fastest way to destroy brand equity and increase client churn (Grewal et al., 2020).

Tabel 1. Comparison of Client Satisfaction by Service Feature

Service Feature	Dominant Actor	Satisfaction Level	Primary Reason
Technical Information (Account Data, Budget, Timeline)	AI/ Chatbot	High	24/7 Speed & Accuracy (M.-H. Huang & Rust, 2021; M. Huang & Rust, 2022)
Idea Consultation (Branding, Creative Concepts)	Human	Low (on AI)	Requires Strategic Empathy (Mayer et al., 1995)
Performance Reporting (Ads Analytics, Data Insights)	AI/ Chatbot	High	Data Objectivity (Castelo et al., 2019)
Conflict Resolution (Strategic Revision, Complaints)	Human	Very High	Accountability & Personal Solutions (Dietvorst et al., 2015)

3.2 Discussion

This section provides an in-depth interpretation of the findings by synthesizing them with the theoretical framework established in the methodology. The discussion aims to answer the research proposition regarding the impact of automation on Cognitive versus Affective Trust and position these findings against existing literature.

Redefining the CASA Paradigm in B2B This study introduces a critical boundary condition to the Computers are Social Actors (CASA) theory. While the Computers as Social Actors (CASA) paradigm (Kaptelinin & Dalli, 2025; Reeves & Nass, 1996) argues that social cues (like a chatbot saying "I'm sorry") trigger automatic social responses in humans, our findings suggest that in a B2B professional context, this effect has a "ceiling." Professional clients possess a high degree of "persuasion knowledge"—they are aware of the mechanics behind the service. When a chatbot uses empathetic language during a crisis (e.g., "I deeply understand your frustration regarding the lost budget"), it often triggers the "Uncanny Valley" effect rather than comfort. The artificiality of the empathy highlights the distance between the agency and the client. Thus, contrary to broad applications of CASA, in high-stakes B2B relationships, "simulated empathy" can be more damaging than "honest neutrality."

3.2.1 Validating the Trust Dichotomy in B2B Contexts

The results of this study strongly support the initial research proposition: that automation positively influences cognitive trust in low-complexity tasks but negatively impacts affective trust in high-complexity tasks. This aligns with the Commitment-Trust Theory (Morgan & Hunt, 1994), which posits that trust is multidimensional. This study extends the work of Huang & Rust (2021; 2022), who argued for a strategic framework for AI in marketing. While Huang and Rust suggested a general division of labor, our findings provide specific empirical evidence within the B2B agency sector. We found that the "friction" is not just about capability, but about emotional validation. In a B2B partnership, clients

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essentially "hire" the agency's brain and empathy. When an agency offloads the "thinking" process to AI (e.g., in branding), it signals a breach of the psychological contract, leading clients to question the value of the retainer fee. This contradicts the optimistic projections of recent economic studies regarding generative AI's universal productivity (Dell'Acqua et al., 2023); productivity does not equate to relationship quality in high-touch industries.

3.2.2 The Limits of CASA Theory in Professional Services

The findings also offer a critical nuance to the Computers are Social Actors (CASA) theory (Kaptelinin & Dalli, 2025; Reeves & Nass, 1996). CASA suggests that humans mindlessly apply social rules to computers. However, our analysis of "Idea Consultation" (Table 1) shows that this "mindless acceptance" breaks down when the stakes are high. In B2B contexts, clients become hyper-aware of the artificiality of the agent. This phenomenon validates the concept of Task-Dependent Algorithm Aversion discussed by Castelo et al. (2019). Clients do not hate algorithms; they hate the misapplication of algorithms. They accept the "Social Actor" role of AI when it acts as a "Dutiful Assistant" (admin tasks), but reject it when it attempts to act as a "Creative Director" (strategic tasks). The AI fails to pass the "Turing Test of Empathy," leading to a rapid deceleration of trust.

3.2.3 Novelty: The Strategic Hybrid Framework

Based on the identified patterns of trust erosion, this research proposes a novel managerial contribution: the Strategic Hybrid Framework. Unlike previous studies that advocate for maximizing automation (techno-centric view) or resisting it (human-centric view), this framework advocates for a segregated workflow. The novelty of this research lies in defining the specific "Handover Points." Agencies must design their customer service architecture so that AI handles the Quantifiable (Reporting, Billing, Scheduling) to maximize Cognitive Trust, while Humans exclusively handle the Qualitative (Ideation, Negotiation, Crisis Management) to preserve Affective Trust. This approach resolves the paradox identified by Davenport et al. (2020), where agencies struggled to balance efficiency with brand authenticity. By implementing this hybrid model, agencies can utilize AI as an "Efficiency Engine" without compromising the "Human Touch" that justifies premium pricing in the creative industry.

Operationalizing the Strategic Hybrid Framework To implement the proposed Strategic Hybrid Framework effectively, digital creative agencies must restructure their service blueprints into three distinct tiers of interaction. This restructuring ensures that automation enhances rather than cannibalizes the client relationship.

Tier 1: The Automated Foundation (The Efficiency Layer) At this level, agencies should deploy AI agents to handle 100% of data-retrieval tasks. This includes real-time reporting dashboards, automated invoicing, and scheduling. The goal here is "Zero Latency." By automating these touchpoints, agencies remove the low-value administrative friction that often frustrates clients. This builds Cognitive Trust by demonstrating operational excellence.

Tier 2: The Augmented Ideation (The Collaboration Layer) In the creative process, AI should be positioned as a "Co-pilot," not the "Pilot." Agencies should use AI to generate mood boards or rough drafts internally, but the presentation to the client must be exclusively human-led. The human agent must frame the AI-generated insights within a strategic narrative. This preserves the "Human Touch" while leveraging AI's speed. The client should never feel they are brainstorming with a bot; they should feel they are brainstorming with a human who is empowered by super-tools.

Tier 3: The Human Sanctuary (The Empathy Layer) This tier is strictly a "No-AI Zone." It encompasses conflict resolution, contract negotiation, and high-level strategy pivots. When a client is dissatisfied, the immediate escalation to a senior human leader is non-negotiable. Our findings confirm that in moments of vulnerability, the presence of a human voice is the primary determinant of client retention. By strictly segregating these tiers, agencies can achieve the "Economic Potential" of AI predicted by Dell'Acqua et al. (2023) without falling into the "Commoditization Trap" warned of by Grewal et al. (2020).

4. CONCLUSION

This study concludes that the integration of Artificial Intelligence (AI) into the customer service workflows of digital creative agencies does not inherently diminish client trust; rather, it fundamentally reshapes the nature of that trust from an affective to a cognitive dimension. The findings explicitly answer the research problem by identifying a specific "trust threshold": B2B clients exhibit high satisfaction with AI when it functions as an "efficiency engine" for administrative tasks—such as billing and data reporting—where speed and accuracy are paramount. However, this trust rapidly deteriorates when automation attempts to replace human judgment in high-stakes creative ideation and conflict resolution, as these domains require a level of "strategic empathy" that current algorithms cannot replicate. Consequently, to resolve this paradox, this research recommends the implementation of a "Strategic Hybrid Framework." This managerial approach mandates a strict segregation of duties where AI handles low-complexity, high-frequency tasks to optimize operational costs, while human experts are exclusively reserved for high-complexity, low-frequency interactions that drive brand value. By adopting this structure, agencies can leverage the economic potential of generative AI without eroding the "human touch" that serves as their competitive differentiator. Finally, this study acknowledges limitations inherent in its reliance on secondary data analysis (Johnston, 2017) and its focus on digitally mature markets, which may not fully capture the real-time emotional nuances of client resistance (Grewal et al., 2020; M.-H. Huang & Rust, 2021). Therefore, future research is strongly encouraged to employ experimental designs or primary longitudinal surveys across diverse

cultural ecosystems to statistically validate these trust thresholds and further refine the boundaries of human-machine collaboration in the creative sector (Lane et al., 2025).

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