



**SUMMER SEMINAR
IN MARKETING**



The 7th SSIM International Conference

**Marketing and Consumer Behaviour:
Current Challenges**

CONFERENCE ABSTRACTS

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ABOUT CONFERENCE

The purpose of the conference is to create opportunities for scholars and researchers from all over the world to share their research and perspectives on current developments and challenges in marketing and consumer behaviour. The conference aims to become a forum for scientific discussion as well as a platform to share your research.



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SESSION 1

IN PERSON

**FROM AI FATIGUE TO PLATFORM POWER:
RETHINKING DIGITAL CONSUMER EXPERIENCE**

Hanna Jasińska
Lublin University of Technology

AI Fatigue and Brand Perception: The Impact of AI-Generated Marketing Content on Consumer Trust and Authenticity in Social Media

Abstract

The rapid adoption of artificial intelligence (AI) in digital marketing has transformed how brands create and distribute content, particularly on social media platforms. While AI enables scalable and efficient communication, the increasing volume and repetitiveness of AI-generated content may lead to a phenomenon known as AI fatigue, characterized by user disengagement and irritation. Despite its growing relevance, existing research on AI fatigue in marketing communication remains limited, highlighting a significant gap in understanding its impact on consumer perceptions.

This study aims to examine whether AI fatigue exists among social media users and to assess its impact on brand perception, particularly in terms of authenticity, trust, and purchase intentions. A quantitative research design was employed using an online survey distributed among active social media users aged 18–55. The questionnaire measures perceived exposure to AI-generated content, levels of AI fatigue, and key dimensions of brand perception, including authenticity, trust, and behavioral intentions. Responses are collected using Likert-scale items to ensure consistency and comparability. The data are analyzed using descriptive statistics and correlation analysis to identify relationships between variables. The conceptual framework assumes that AI exposure influences brand perception directly and indirectly through AI fatigue.

The findings are expected to provide insights into whether consumers experience fatigue related to AI-generated marketing content and how this affects their perception of brands. It is anticipated that higher exposure to AI-generated content may be associated with increased levels of AI fatigue. In turn, AI fatigue may negatively influence perceived brand authenticity and trust, although its effect on purchase intentions may be weaker or more complex. The results may also indicate that consumers are becoming accustomed to AI-generated content, reducing its overall impact. These findings contribute to a more nuanced understanding of the role of AI in shaping consumer attitudes.

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This study contributes to the literature by extending concepts such as advertising fatigue and content overload into the domain of AI-driven marketing communication. From a practical perspective, the results suggest that marketers should carefully balance the use of AI-generated content with authenticity to avoid potential negative effects on brand perception.

Dorota Jaguścik
Gdansk University of Technology

Can Functional Appeals Buffer Authenticity Loss? AI-Assistance Disclosure in Influencer Marketing

Abstract

Generative artificial intelligence is increasingly used to support the creation of influencer marketing content, raising new questions about transparency, authenticity, and consumer persuasion. While AI-assistance disclosures are intended to inform consumers, existing research does not sufficiently explain whether their effects depend on the persuasive style of the influencer post. In particular, it remains unclear whether AI assistance is evaluated differently when a post emphasizes functional product benefits rather than experiential lifestyle and emotional cues.

This study aims to examine whether functional versus experiential message appeals moderate consumer responses to AI-assistance disclosure in influencer marketing. It also investigates whether post authenticity or message credibility better explains the effect of disclosure on persuasion.

The project uses a staged experimental design leading to a main 2×2 online experiment. The main design manipulates AI-assistance disclosure, present versus absent, and message appeal, functional versus experiential. Before the main experiment, four pretests are planned to validate the product category, functional and experiential captions, AI-disclosure label, and the proposed mediation mechanism. The main dependent variable is persuasion, with engagement intentions treated as a secondary outcome. The planned analysis uses moderated mediation, with AI disclosure as the independent variable, appeal type as the moderator, post authenticity as the primary mediator, message credibility as an alternative mediator, and persuasion as the main outcome.

As this is an early-stage experimental project, the presentation will focus on the conceptual model, stimulus validation logic, and expected mechanisms rather than final empirical findings. The study expects that AI-assistance disclosure may reduce persuasion primarily when it weakens perceived post authenticity. This effect is expected to be stronger for experiential appeals, where the persuasive force of the post depends more heavily on perceived personal expression, lifestyle fit, and human experience. Functional appeals may buffer authenticity loss because AI assistance can be interpreted as more compatible with informative, product-focused communication. Message credibility is treated as an alternative mechanism, particularly relevant for functional posts, but the study does not assume in advance that credibility will be stronger than authenticity.

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The study contributes to research on AI-assisted influencer marketing by shifting attention from whether AI disclosure affects consumers to when and why it affects persuasion. The main theoretical contribution is the proposed role of message appeal as a boundary condition that changes the meaning of AI assistance. Practically, the study may help influencers, brands, and platforms design AI-disclosure practices that remain transparent without unnecessarily undermining authenticity, credibility, and engagement.

Semihar Abate
Bialystok University of Technology

**Algorithmic offer visibility and the system of ratings and reviews
as mechanisms of power asymmetry on a marketplace platform:
the perspectives of users and sellers in the case of Allegro**

Abstract

This paper is presented based on a literature review of algorithms, ratings, and reviews on the platform market. Algorithms have become the invisible hand of platform operations in the digital age, radically controlling the flow of information worldwide. Nowadays, market dynamics have changed due to algorithms.

This study explores the critical intersection of algorithmic visibility, power asymmetries and evaluative infrastructure of online consumer reviews (OCRs). The ratings and other actions of consumers and providers are converted into rankings and other calculating tools that circulate through twisted rather than circular feedback loops algorithmically. Digital platforms act as authoritative guards that mediate interactions between suppliers and consumers through automated data extractions and decision making.

The paper investigates how algorithmic visibility affects market outcomes through attention structuring and the selection of the most prominently displayed products, sellers and reviews. It also reviews the literature on Allegro, which controls the Polish online market.

John Otieno Oredo
University of Nairobi

From Brand Message to Everyday Meaning: Kenyan Content Creators as Cultural Intermediaries in Digital Marketing

Abstract

Digital marketing is increasingly shaped by content creators, yet influencer marketing research mostly treats creators as endorsers, amplifiers, or attention brokers whose value lies in reach, engagement, credibility, and persuasion. This emphasis overlooks a deeper cultural process that entails how creators reshape brand meaning by embedding products within locally recognizable situations, languages, routines, humour, identities, and aspirations. In the Kenyan context, where digital communication is socially dense, multilingual, and closely tied to everyday life, this gap limits our understanding of how brand messages become culturally meaningful to consumers.

The purpose of this article is to theorise Kenyan content creators as digital cultural intermediaries who translate formal brand messages into everyday meanings. It aims to develop a conceptual framework that explains how creators connect products to local repertoires of humour, language, domestic routines, social identity, trust, and aspiration.

This article adopts a conceptual theory-building approach. It draws on cultural intermediary theory, consumer culture theory, and influencer marketing literature to reinterpret Kenyan content creators as actors who mediate between brand production and consumer meaning-making. The proposed framework links the processes of brand message formation, creator selection, cultural translation, everyday meaning construction, and market response. The article uses the Kenyan digital marketing context as a situated case for theorising how creators translate product attributes, brand voice, market categories, and advertisements into culturally familiar repertoires such as humour, local language, domestic routines, social identity, trust, and aspiration. The article's contribution is conceptual and agenda-setting.

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The Kenyan content creators should be understood not merely as influencers who amplify brand messages, but as digital cultural intermediaries who translate brands into everyday life. Their value lies in their ability to place products within recognizable social situations, including cooking, humour, family routines, local speech, hustle, aspiration, and trust-based relationships. This process transforms formal brand claims into culturally resonant meanings that audiences can interpret as useful, familiar, respectable, modern, affordable, or authentic. The article therefore shifts attention from influence as persuasion to intermediation as meaning-making. It concludes that the Kenyan context offers a productive site for extending marketing theory by showing how creators, audiences, and local cultural repertoires jointly shape what brands come to mean.

The article contributes to theory by repositioning Kenyan content creators from being treated as persuasion agents to being understood as digital cultural intermediaries who translate, domesticate, and sometimes reshape brand meaning. For research, this suggests that future studies should examine not only engagement metrics, reach, or purchase intention, but also the cultural repertoires through which brands become locally meaningful. For practice, brands and agencies should brief creators for cultural fit, situated storytelling, linguistic flexibility, and meaning resonance rather than only visibility, follower count, or demographic reach.

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SESSION 2

IN PERSON

**INSIDE THE CONSUMER MIND:
EMOTIONS, VALUES AND CHOICES**

Katarzyna Sanak-Kosmowska & Małgorzata Heitzman-Lekki
Economic University of Cracow

From trend to strategy: The wellness economy as a driver of premium brand positioning and consumer decision-making in the Polish market

Abstract

The rapid expansion of the Polish wellness economy, valued at \$52.02 billion in 2024 and ranked 21st globally, with an average annual growth rate of 9.3% from 2019–2024, places Poland among the ten fastest-growing wellness markets worldwide (Johnston, 2026). This dynamic represents a significant yet still insufficiently theorised phenomenon in marketing research. Despite this documented economic scale, the mechanisms through which wellness-oriented values shape premium brand positioning and consumer purchasing behaviour in the Polish market remain largely underexplored. Most existing marketing frameworks, largely developed in mature Western markets, do not fully capture the structural specificities of an emerging wellness economy operating within a post-transformation, middle-income consumer context.

This study addresses the research problem of how the wellness economy, rather than being reduced to just another product category or lifestyle trend, functions as a strategic variable reshaping brand architecture and consumer decision-making processes within the Polish premium segment. The central research question asks: to what extent do wellness-related values reconfigure the competitive logic of premium brand positioning and influence consumer choice behaviour in the Polish market? A secondary question concerns the strategic responses of organisations in premium-adjacent sectors, including luxury hospitality, wellbeing real estate, and lifestyle services, to this structural shift in consumer preferences.

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The theoretical framework integrates value-based models of consumer behaviour (Sheth, Newman & Gross, 1991; Holbrook, 1999) with strategic brand positioning theory (Porter, 1985; Keller, 2013). The study draws on an analysis of secondary data sources, including GWI Country Rankings 2019–2024, Euromonitor sector-level data, and Polish macroeconomic indicators, complemented by insights from interviews with industry experts operating in Polish premium market segments.

Preliminary findings suggest that wellness values operate as purchase determinants largely independent of price sensitivity among Polish premium consumers, and that organisations failing to embed wellness into their strategic brand architecture risk measurable positioning misalignment. Poland's wellness economy growth rate of 9.3% annually, exceeding both the European (6.3%) and global (6.2%) averages, may reflect a broader structural shift rather than a purely cyclical shift in consumer value systems, one that existing premium marketing models are not yet equipped to fully address. The paper contributes to the literature on wellness as an economic phenomenon, addresses an empirical gap in Central and Eastern European consumer behaviour research, and offers actionable implications for brand strategists and marketing managers in the Polish premium market.

Miglė Eleonora Černikovaite
Mykolas Romeris University

The Role of Emotional Design in Tourism Destination Branding: Effects on Place Image Formation among Young Travelers

Abstract

In contemporary tourism marketing, destinations are increasingly required to go beyond functional attributes and create emotionally engaging and memorable experiences. Destination image formation is evolving into a multidimensional process shaped by both cognitive and affective responses. However, the role of emotional design in shaping place image, particularly among young travelers, remains insufficiently explored. This study aims to examine how emotional design contributes to tourism destination branding and influences place image formation among young travelers.

The research adopts a mixed-method approach combining qualitative and quantitative methods. A qualitative case study of the Vilnius “Pink Soup” Festival (2024–2025) is conducted to analyze visual communication, event content, and experiential elements, focusing on sensory, symbolic, and social dimensions. Additionally, a quantitative survey of 216 respondents targeting young travelers (aged 18–30) is used to measure perceptions of emotional design and place image. Emotional design is operationalized through visual appeal, authenticity, and emotional engagement, while place image is assessed through cognitive and affective components. Data are analyzed using correlation and regression analysis to examine relationships between variables.

The findings are expected to demonstrate that emotional design significantly influences place image formation, particularly through affective pathways. Emotional engagement is anticipated to act as a mediating mechanism linking branding elements and image perception. The case study reveals that the integration of sensory aesthetics, symbolic meanings, and cultural identity strengthens destination distinctiveness and enhances visitor engagement. The integration of sensory, symbolic, and cultural identity elements is likely to enhance destination positioning and strengthen emotional engagement with the city.

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This study contributes to tourism marketing and consumer behavior research by integrating emotional design into destination branding and place image formation models. Practically, it suggests that destination marketers should strategically design emotionally engaging experiences to attract and engage younger audiences more effectively.

Tomáš Kincl
Prague University of Economics and Business

When Geopolitics Enters the Shopping Basket: Consumer Animosity and Boycott Intentions

Abstract

Consumer choices are increasingly shaped by moral and political concerns, especially when international conflicts make the country of origin a visible part of the purchase decision. Yet consumer animosity has been studied mainly in long-standing or historically rooted conflicts, while less is known about how it operates in a recent European war context, where moral outrage, solidarity, and geopolitical positioning may all enter consumer decision-making.

The study examines how consumer animosity toward Russia relates to Czech consumers' reluctance to buy and boycott intentions in the context of the war in Ukraine. It also explores how patriotism, cosmopolitanism, and place solidarity help explain these responses.

The project used a quantitative, cross-sectional survey design. Data were collected from 405 Czech consumers aged 18 or older through an online questionnaire. The conceptual framework linked consumer animosity, patriotism, cosmopolitanism, place solidarity, reluctance to buy, and boycott intention. All key constructs were measured with multi-item Likert-type scales adapted from prior research. The analysis included reliability and validity checks, descriptive statistics, correlation analysis, linear and multiple regression models, and supplementary mediation analysis with bootstrapping.

Consumer animosity emerged as a strong predictor of reluctance to buy products associated with Russia. Place solidarity with Ukraine showed the strongest relationship with boycott intention, suggesting that boycott decisions were not driven only by rejection of the aggressor country, but also by positive moral identification with the attacked country. Patriotism was related to boycott intention mainly indirectly, through consumer animosity.

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The most theoretically interesting result concerns cosmopolitanism: contrary to the usual expectation that cosmopolitan orientation reduces animosity, it was positively associated with animosity in this conflict context. This suggests that, in a morally charged geopolitical conflict, cosmopolitan consumers may react strongly to perceived violations of international norms, sovereignty, and human rights.

The study extends consumer animosity research by showing that geopolitical consumption cannot be reduced to nationalism or country-based dislike. For managers, the findings suggest that firms exposed to politically sensitive markets need to treat geopolitical positioning as part of reputation risk management, since consumers may respond not only to product attributes, but also to perceived moral alignment.

Paweł Wójcik
University of Warsaw

Values, motivations and purchasing attitudes of generations Y and Z

Abstract

There is a common belief that consumers belonging to different generational groups have different motivations regarding their consumption attitudes and behaviors.

The aim of the study was to verify the hypotheses whether representatives of generation Z and Y groups differ in terms of types of motivation relating to shopping attitudes. The HEXAD scale was used to measure motivation, from which two types of motivation were selected: Purpose and Reward. CAWI (Computer Assisted Web Interview). Representative sample of Poles aged 15-75, N=1000

Z and Y generational groups have quite similar attitudes when it comes to shopping. Generational attitudes (Z and Y generations) may be influenced by the same types of motives (e.g. Purpose, Reward) but with different strengths.

It's quite possible that when designing e.g. advertising campaigns for consumers from different generational groups, you can appeal to the same motivations. It's just important to remember that specific motivations may have different strengths across different generational groups.

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SESSION 3

IN PERSON

**CHANGING HABITS, KEEPING TRUST:
CONSUMER BEHAVIOUR IN SUSTAINABLE
AND TURBULENT MARKETS**

Roksana Włodarczyk
University of Warsaw

**Analysis of the impact of sustainability transformations
implemented in the Travel Management Company sector
on customer experience from the perspective
of internal stakeholders**

Abstract

Growing trends and interest in sustainability transformed many segments of the economy including the corporate travel industry. Existing research focuses mainly on environmental awareness and basic concept of tourism, but offers limited knowledge about how marketing communication in Travel Management Companies Industry influence consumer behaviour and their choices.

The purpose of this study is to examine the employees' perspective on how marketing communication about company sustainability activity influence consumer behaviour, decision-making and willingness to choose specific types of services.

The study uses a qualitative research design, based on semi-structured individual in-depth interviews. The sample consists of 8 employees from the Polish TMC's second biggest entrepreneurship, representing perspectives from different levels of company's hierarchy, departments and length of work experience. The interviews are designed to explore participants' perceptions of sustainable tourism, their experiences with client behavior and the role of marketing communication in shaping their decision-making. Data are collected using an interview plan that allows for both consistency and flexibility to capture possible insights. The collected material is analyzed using coding tree analysis to identify repeating patterns, key themes and possible space for improvement.

The findings indicate that the way of sustainability communication significantly affects long term strategic decisions, but not day-to-day operational activity considering customers. Employees declare that while emotional framing is more effective in increasing engagement and perceived attractiveness in new customers, informational content makes perceived credibility stronger, even though it does not always result in higher purchase intention.

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This research confirms an attitude-behaviour gap, especially among consumers that are not environmentally conscious. Additionally, it shows that the effectiveness of communication depends on aligning message with both main company mission and consumer motivations.

The study contributes to a better understanding of the importance of sustainability in marketing communication and how it effects functioning of everyday activities from employees' perspective. It suggests that all strategic decisions including sustainability should move beyond informational messaging due to the high risk of greenwashing rumors in the TMC industry. By incorporating more emotionally engaging narratives in the strategies, the company might reduce the gap in ecotourism consumption and promote sustainable tourism.

Grzegorz Wesołowski & Grzegorz Zasuwa
The John Paul II Catholic University of Lublin

Turmoil in the CHF Loan Market: Consumer Trust and Loyalty Toward Banks

Abstract

The turmoil in the Swiss franc credit market had a specific character. On the one hand, banks were accused of offering high-risk products and using opaque contractual provisions. On the other hand, some customers made credit decisions consciously, driven by the desire to obtain more favorable financial terms, despite potential risks. The complexity of this phenomenon makes it difficult to clearly assign responsibility and may have varying effects on customers' reactions to banks' actions.

The aim of this research is to analyze the impact of the turmoil in the Swiss franc loan market on the relationships between banks and customers, with particular emphasis on levels of trust and loyalty. The main research question is to determine how this crisis affected borrowers' attitudes and what factors drove changes in their relationships with financial institutions.

The research methodology was based on a quantitative approach. Specifically, this study applied an online survey on a sample of 1000 Polish bank customers. The respondents were selected using quota sampling. The sample included 54.2% women, the mean age of respondents was 42.4 years ($SD = 14.1$), and 10% of the participants had a CHF mortgage. The study used standardized measurement scales for consumer trust and loyalty to banks.

The survey results show that knowledge of a fine being imposed on a bank in connection with the granting of Swiss franc loans can significantly reduce consumer trust and loyalty. However, the extent to which this occurs varies depending on several consumer characteristics.

The crisis in the Swiss franc credit market may play a significant role in shaping the relationship between banks and customer behavior, including their trust and loyalty. Understanding these relationships has significant theoretical and practical implications (including providing guidance for financial institutions on managing customer relationships and rebuilding trust following reputational crises).

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SESSION 4

IN PERSON

**BEYOND THE PRODUCT:
AUTHENTICITY, OCCASION AND INNOVATION**

Klaudia Macias
University of Warsaw

Brands, Authenticity, and Biometrics: Measuring Consumer Responses to Brand Activism Beyond Self-Reports

Abstract

Modern brands frequently engage in brand activism to promote social change, yet they often face consumer skepticism. Existing research into these consumer reactions relies heavily on self-reported data, which often fails to capture unconscious emotional responses or the cognitive load required to process any perceived inconsistencies. This study addresses these gaps by focusing on brand activism for gender equality, specifically "femvertising" – advertising that challenges traditional female stereotypes – and pro-women corporate actions.

The purpose of this research is to explore how Polish consumers perceive and interpret brand activism for gender equality and to investigate how the (in)consistency between a brand's internal practices and its femvertising affects their affective, cognitive, and behavioral responses.

The study employs a mixed-methods design, starting with a qualitative phase involving six in-depth interviews (IDIs) and four focus group interviews (FGIs) with Polish consumers to explore perceptions of gender equality in branding. The second phase will consist of a between-subjects experimental study in which participants will be exposed to scenarios of either authentic brand activism or woke-washing. Data collection will integrate traditional self-report measures with biometric measurements, including electrodermal activity, pulse rate, and eye-tracking.

Qualitative findings reveal that femvertising may evoke mixed emotions and trigger psychological resistance similar to that associated with advertisements based on traditional stereotypes. Participants appeared willing to accept the commercialization of social values only after evaluating and negotiating a brand's moral legitimacy. The experimental study will further examine how the (in)consistency of brand activism impacts brand attitude, purchase intention, and word-of-mouth intention. It will specifically examine the mediating roles of cognitive load and emotions in this process.

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The qualitative phase suggests that brands need to carefully navigate the negotiation of moral legitimacy. The experimental phase may also offer methodological insights by illustrating how biometric measures can complement traditional survey methods, capturing aspects of consumer responses that may not be fully reflected in self-reported data. Overall, the findings are expected to contribute to a better understanding of how consistency between corporate practices and external communication influences perceptions of brand activism and consumer responses.

Mariusz Jakubowski
University of Gdansk

Consumption occasions as a success factor in new food product development: insights from companies in Poland

Abstract

The success rate of new food products on the market is approximately 50%, depending on the category and measurement methods. The need to identify new success factors is particularly significant in today's dynamic FMCG market and gives an opportunity to highlight practical implications that may be relevant to food entrepreneurs.

The study aims to identify the success factors of new food product development in the Polish market. It investigates the company's perspective (as opposite to consumer perspective) and provides qualitative insights into defining and obtaining success in the market. The study is based on 13 semi-structured interviews conducted with representatives of food companies. The sample included five globally operating food producers, five medium-sized enterprises, and three micro-sized craft producers. A purposive key informant sampling strategy was applied, complemented by snowball sampling where possible. The selected informants were decision-makers involved in new product development processes, including company owners, marketing directors, and R&D managers. The data were analyzed using thematic analysis supported by MAXQDA software.

The findings identify market-, product-, and organizational-level success factors in new food product development that are largely consistent with existing literature. At the same time, the results reveal notable differences in how success is defined across companies, depending on firm size, strategic KPIs, market conditions, and competitive environments. Larger and more experienced firms tend to adopt more formalized and performance-driven success metrics, while smaller firms rely on more flexible and intuitive evaluations.

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A key contribution of the study is the identification of consumption occasions as a critical driver of successful product concepts. This highlights the importance of shifting from product-centric, current market-oriented to context-of-use perspectives in food innovation.

Current research on new product development emphasizes market orientation as a key success factor. This study extends that perspective by demonstrating the importance of a deeper understanding of consumption occasions-beyond consumer needs and preferences-in the development of new food products. It suggests that firms should incorporate context-of-use insights more systematically into their innovation processes.

Alicja Michalczuk
SGH Warsaw School of Economics

Beyond Talent: Development Methods and Well-Being Among Music Artists

Abstract

Effective human capital management (HCM) in the music industry is fundamental for organizations, managers, and artists. Increasing practical attention has been devoted to development programs and strategic initiatives aimed at enhancing the credibility and market positioning of artistic entities, particularly in the context of evolving audience expectations and consumer engagement dynamics.

The present study seeks to identify the most effective forms of professional development for music artists by integrating qualitative and quantitative research approaches. The empirical component includes an in-depth interview with a CEO of the Siryo artist management company, complemented by a survey conducted among artists affiliated with the organization. The mixed-methods design enabled the verification of a key research hypothesis concerning the alignment between managerial perspectives and artists' expectations in the design of HR development programs.

The findings reveal a high degree of consistency between both groups, particularly in relation to mentoring, which was unanimously indicated by respondents as a desirable form of development and is simultaneously perceived by management as a fundament of effective collaboration. Furthermore, the results indicate a significant shift in learning preferences: artists demonstrate a clear departure from traditional, formal education models in favor of practice-oriented methods such as action learning (87.5% of respondents) and job shadowing (75%).

This transition reflects the highly dynamic and uncertain nature of the music industry, where psychological resilience, emotional regulation, and adaptive competencies play a crucial role. Soft skills, such as stress management, personal branding in social media environments, and business awareness (including knowledge of copyright institutions and industry regulations) are of great significance when it comes to sustainable career development.

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The study confirms that effective development programs should be highly individualized and tailored to the specific needs of artists. In the analyzed case, this entails combining artistic skill development with coaching sessions (preferred by 87.5% of respondents), addressing both professional and psychological dimensions of performance.

The results provide a foundation for a planned doctoral dissertation, which will extend the analysis to include preventive mechanisms addressing burnout among musicians in the rapidly evolving landscape shaped by Artificial Intelligence (AI). By doing so, the study aims to contribute to bridging a gap in the HCM literature concerning occupational well-being and work hygiene within the creative sector.

Sai Anush Reddy Udyala
Jagiellonian University

Technology as a Marketing Strategy: How Tesla Built Global Market Leadership Through Platform Innovation and Unconventional Internationalization

Abstract

The rise of Tesla, Inc. from a niche electric vehicle startup to the world's leading EV manufacturer represents one of the most distinctive cases of technology-driven global market expansion in recent business history. Unlike traditional automotive firms that relied on established dealer networks, incremental geographic expansion, and conventional advertising, Tesla achieved global market leadership through a fundamentally different logic: proprietary technology deployed as a marketing instrument, vertical integration as a consumer experience strategy, and infrastructure investment as a demand-generation mechanism. Understanding how these mechanisms operated across different phases of Tesla's growth offers significant implications for marketing theory and practice in technology-intensive industries.

This paper examines how Tesla's technology innovation strategy shaped its market entry decisions, global scaling, and competitive positioning between 2010 and 2023 — a period spanning the firm's transition from a 2,150-vehicle niche demonstrator to a manufacturer delivering 1.81 million vehicles annually across global markets.

The study employs a mixed-methods longitudinal design. Descriptive analysis of Tesla's financial and operational data — including revenue growth, vehicle deliveries, foreign revenue share consistently exceeding 50% after 2019, and capital expenditures reaching a record \$8.9 billion in 2023 — documents the trajectory and scale of the firm's global expansion. This quantitative foundation is complemented by an abductive case study analysing three distinct phases of Tesla's internationalization: early technology demonstration (2010–2015), production scaling and foreign direct investment (2016–2019), and global platform maturity (2020–2023). Theoretical frameworks including the Uppsala model, the OLI eclectic paradigm, and Resource Orchestration Theory are applied systematically, with firm-specific mechanisms identified where empirical evidence extends beyond existing theoretical predictions.

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Three original mechanisms emerge that collectively reframe how technology firms can use marketing and innovation as integrated internationalization tools. First, demonstration-led market entry: Tesla's Roadster was not a commercial product but a deliberate global credibility signal, compressing the gradual market knowledge accumulation that internationalization theory treats as time-dependent. Second, vertical integration as a consumer learning engine: by eliminating dealerships and internalising retail and service, Tesla created a direct feedback loop between consumer behaviour and product development — transforming distribution control into a dynamic marketing capability. Third, margin compression as a global growth instrument: Tesla deliberately halved average selling prices and contracted operating margin from 16.8% to 9.2% between 2022 and 2023, accepting short-term profitability sacrifice to accelerate global volume and market share — treating pricing strategy as an internationalization tool rather than a financial outcome. Underpinning all three mechanisms is a self-reinforcing platform flywheel: fleet growth drives Supercharger network expansion, which enhances the consumer value proposition, which drives further demand — transforming infrastructure investment from a cost into a compounding marketing asset.

The findings challenge the conventional separation of marketing strategy, financial planning, and internationalization decisions in technology-intensive firms. For scholars, the paper proposes that platform-based firms operating in emerging technology markets follow a distinctive internationalization logic in which product design, pricing, distribution, and infrastructure investment function as integrated marketing instruments rather than independent strategic choices. For practitioners, Tesla's trajectory offers a replicable framework for technology firms seeking to build global market presence through innovation-led demand creation rather than conventional promotional strategies.

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SESSION 1

ON-LINE

AI, TRUST AND THE NEW RULES OF DIGITAL ENGAGEMENT

Daniel Sousa
Portucalense University

Artificial Intelligence in Marketing Portuguese Agencies: Disruption, Adaptation and New Value Models

Abstract

The advancement of artificial intelligence (AI) technologies, particularly generative AI, is transforming the marketing industry, and in Portugal, marketing agencies—traditionally characterized by human creativity, strategic thinking, and close client relationships—now face unprecedented challenges and opportunities as AI tools become increasingly capable of performing tasks previously considered exclusively human. This study examines the impact of AI on Brazilian marketing agencies through three interconnected analytical dimensions: disruption, adaptation, and the emergence of new value models.

The first dimension explores how AI is disrupting established business processes and models in the Brazilian marketing sector, such as the automation of intensive tasks, which is compressing profit margins and commoditizing services that previously constituted essential revenue streams. The Portuguese market, predominantly composed of small and medium-sized agencies, faces particular vulnerabilities, as international platforms and competitors with integrated AI challenge traditional structures. Furthermore, the relatively small scale of the domestic market may accelerate competitive pressures while simultaneously limiting the resources available for technological investment.

The second dimension investigates how Portuguese agencies are adapting to this technological shift. Organizational responses include restructuring the workforce, with a gradual transition from execution-focused roles to strategic, curatorial, and supervisory roles.

Agencies are investing in upskilling and reskilling programs to empower professionals in AI tool management, rapid response engineering, and human-AI collaboration. However, adaptation in the Portuguese context presents specific challenges, including limited access to specialized training, difficulties in retaining talent in competition with the largest European markets, and cultural resistance within creative teams, which seek a balance between algorithmic efficiency and professional identity.

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The third dimension analyzes the new value models that emerge from this transformation. As Portuguese clients gain direct access to the same AI tools available to agencies, the traditional value proposition based on execution capability becomes insufficient. Agencies are increasingly repositioning themselves as strategic consultancies, offering expertise in AI integration. The Portuguese context offers unique opportunities for differentiation through a deep understanding of local consumer behavior, linguistic specificities, and cultural references that global AI tools may not fully capture.

This research adopts a qualitative methodology based on multiple case studies of Portuguese marketing agencies at different stages of AI adoption, complemented by semi-structured interviews with industry professionals. The study aims to answer the following research questions: (1) Which agency activities are most affected by AI adoption in Portugal? (2) What organizational adaptation strategies are being implemented by Portuguese agencies? (3) How is AI redefining the value proposition of agencies in the Portuguese market? (4) What objectives emerge between technological efficiency and creative identity in the national context?

The results contribute to the academic literature on digital transformation in the creative industries and offer practical implications for managers of Portuguese agencies navigating this transition.

Aminat Abdulla
Maldives Business School

Navigating the Personalization-Privacy Paradox: A Framework for Generative AI and Human Collaboration in Emerging Market Intelligence

Abstract

Traditional market segmentation and consumer profiling often fall short in capturing the intricacies of diverse behaviors within the rapidly evolving landscapes of emerging economies (Chandratreya, 2024). While the integration of Artificial Intelligence and Generative AI offers unprecedented efficacy in real-time personalization, it simultaneously intensifies the "personalization-privacy paradox" (Grandinetti, 2020; Soni, 2024). Existing literature highlights a critical gap: while marketers strive for data-driven precision, consumers increasingly demand transparency and data protection, creating a tension that threatens the sustainability of AI-driven marketing practices (Barde et al., 2025; Huang & Rust, 2020).

This research aims to evaluate the impact of AI-driven marketing intelligence on consumer engagement within emerging markets by navigating the trade-off between hyper-personalization and data privacy. Specifically, the study explores how the collaborative interaction between human insight and Generative AI can optimize marketing efficiency while mitigating consumer apprehension (Hao et al., 2024; Soni, 2024).

The study employs a mixed-method research design to capture a holistic view of the AI-driven marketing landscape (Soni, 2024). Quantitatively, a survey of 450 consumers in a representative emerging market context was conducted to assess perceptions of personalization relevance versus privacy risk, with data analyzed using structural equation modeling. Qualitatively, semi-structured interviews were performed with 15 marketing professionals to identify industry barriers such as data quality, infrastructure limitations, and regulatory hurdles (Ahmed et al., 2024; Soni, 2024). The study also evaluates the operational impact of specific tools, including Large Language Models and predictive analytics, through a thematic analysis of current industry case studies (Bartelt & Röser, 2024; Robbert et al., 2023). Finally, the conceptual framework integrates these findings to propose a model for ethically resilient AI marketing intelligence.

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The findings reveal a significant conflict where consumers appreciate the convenience of AI-customized experiences but express deep apprehension regarding data misuse and a lack of transparency (Soni, 2024). While GenAI significantly enhances operational efficiency—specifically in automating content creation and improving customer service—its application remains fragmented and often fails to reach strategic decision-making levels (Bartelt & Röser, 2024). In emerging markets, infrastructure limitations and resource constraints act as major barriers, particularly for small and medium enterprises (Ahmed et al., 2024). Furthermore, the research indicates that collaborative decision-making between humans and AI leads to more creative and data-driven outcomes than AI-only approaches, which are prone to reproducing inherent data biases (Hao et al., 2024; Rozhko & Pletnova, 2024). Ultimately, the study concludes that a paradigm shift from purely operational AI usage to an integrated, strategically-aligned approach is required to foster long-term brand trust (Bartelt & Röser, 2024).

This study contributes to marketing theory by introducing an integrated framework for GenAI that addresses the strategic, ethical, and regulatory dimensions necessary for digital transformation in emerging ecosystems (Ahmed et al., 2024; Bartelt & Röser, 2024). For practitioners, the research highlights the necessity of adopting "balanced" data practices that prioritize consumer control and transparency to maintain personalization benefits without infringing on privacy (Soni, 2024). These findings suggest that the future of marketing intelligence lies not in total automation, but in the synergistic collaboration between human strategic foresight and AI's analytical processing power (Hao et al., 2024).

Tarana Jafarova

University of Applied Sciences, Management and Administration in Opole

When Intelligence Meets Strategy: Organizational Conditions for Effective AI and Data-Driven Marketing Intelligence Adoption

Abstract

Organizations are pouring resources into AI-powered marketing intelligence and data analytics, yet for most, the strategic returns remain elusive. BCG (2024) found that 74% of companies fail to generate measurable value from their AI investments, with organizational rather than technical factors bearing most of the blame. Despite the growing sophistication of these tools and rising pressure to become more data-driven, what actually enables effective marketing intelligence adoption and sustains its impact over time is still not well understood in the literature.

This paper investigates the organizational conditions that determine whether AI and data-driven marketing intelligence systems move beyond deployment and actually shape how decisions get made, with particular attention to governance structures, human capital readiness, and change management practices.

The study takes a mixed-method comparative approach, examining two national contexts at different points on the AI and digital maturity spectrum. Semi-structured interviews are conducted with senior decision-makers, strategy managers, and staff who work directly with AI and data intelligence tools in both settings. Alongside the interviews, organizational documents such as digital strategy plans, governance policies, and performance reports are reviewed to assess how well stated intentions match actual practice. Contextual data from the European Commission's Digital Economy and Society Index (DESI) and Eurostat are used to benchmark the two settings and enable systematic cross-national comparison of AI readiness and data governance maturity. Qualitative data is analyzed thematically, while the quantitative layer provides descriptive comparative context across the two cases.

Governance coordination, human capital readiness, and structured change management consistently emerge as the factors that separate organizations which get real value from marketing intelligence from those that do not. The technology itself matters far less than how well it is embedded into existing decision-making processes and organizational culture.

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Cross-national comparison shows that these dynamics differ significantly depending on how mature the broader digital policy environment is. Where digital infrastructure and governance frameworks are still developing, the barriers tend to reinforce one another in ways that are hard to resolve through technology investment alone. Taken together, the findings suggest that closing the AI value gap in marketing calls for deliberate organizational change, not just better tools.

For marketing practitioners and organizational leaders, the core takeaway is that AI and data intelligence investments need to be matched by serious attention to governance alignment and workforce readiness if they are to deliver on their promise. The paper also contributes a comparative framework that can help both researchers and managers think more clearly about why marketing intelligence adoption succeeds or fails across different national and organizational contexts.

Aishath Safoora
Ohio State University

Digital Public Services as Consumer Platforms: Exploring User Experience, Trust and Engagement in the Maldives

Abstract

This study explores digital public services as consumer-oriented platforms, focusing on user experience, trust, and engagement in the Maldives. As governments increasingly digitize service delivery, understanding how users interact with these platforms is critical, particularly in small island developing states (SIDS) characterized by geographical dispersion and infrastructural constraints. Drawing on the Stimulus–Organism–Response Model, this study conceptualizes digital service features such as convenience, usability, and accessibility as external stimuli, trust as an internal psychological response, and user engagement as the resulting behavioural outcome.

A qualitative research design was adopted using semi-structured interviews with users of digital government platforms, including eFaas and related services. Participants were selected through purposive sampling to capture diverse experiences across different usage levels and contexts. Thematic analysis revealed that convenience, particularly time savings and ease of access, serves as the primary driver of digital service adoption and continued use. However, trust emerged as a complex and sometimes contradictory construct; while some users expressed confidence in government-backed systems, others reported concerns related to data privacy despite being frequent users of these platforms.

The findings also highlight significant contextual challenges, including disparities in internet connectivity across islands and usability barriers affecting less digitally literate populations, particularly older users. These factors contribute to uneven engagement patterns and reinforce the presence of a digital divide within the Maldivian context.

This study contributes to the digital consumer behaviour literature by extending the concept of consumer experience to public sector platforms and offering context-sensitive insights from a SIDS perspective. It provides practical implications for the design of inclusive, user-centric, and trustworthy digital public services that enhance sustained user engagement.

Sylvia Badowska
University of Gdansk

Towards the Motivation–Content Fit Model for Motives-Driven Cross-Cultural Marketing Communication: Evidence from the Foreign Language Education Market Among Young Adults in Poland and Kazakhstan

Abstract

In a globalized and increasingly interconnected world, foreign language proficiency constitutes a key competence supporting individual mobility, intercultural communication, and employability. This study aims to identify the primary motives for foreign language education (FLE) among young adults and to examine cross-cultural differences between Polish and Kazakh respondents. The research is grounded in key motivational theories, including intrinsic and extrinsic motivation (Deci & Ryan), as well as integrative and instrumental orientations (Gardner & Lambert).

A quantitative research design was adopted using an online survey conducted through the CAWI method. The sample consisted of 303 respondents aged 18–26 from Poland (59%) and Kazakhstan (41%). Data analysis included reliability testing (Cronbach's alpha), exploratory factor analysis, principal component analysis (PCA), and the Mann–Whitney U test to identify statistically significant differences between the groups.

The results reveal that intrinsic motivation—particularly the desire to develop communication skills and function effectively in an international environment—constitutes the most significant driver of language learning in both groups. However, clear cultural differences were identified. Polish respondents demonstrated relatively stronger extrinsic motivation, influenced by social expectations and perceived peer and family pressure. In contrast, Kazakh respondents showed a stronger orientation toward career-related motives, including improved employment prospects, economic benefits, and professional advancement.

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The findings confirm that cultural context significantly differentiates motivational structures in foreign language learning. The study contributes to the existing literature by providing a comparative perspective on FLE motivations in two culturally distinct countries. Moreover, it offers practical implications for language education providers, suggesting that educational content and marketing communication should be adapted to culturally specific motivational profiles to enhance learner engagement and effectiveness in international learning environments. Based on the findings, a Motivation–Content Fit Model for Motives-Driven Cross-Cultural Marketing Communication can be proposed. The model suggests that effective communication in the foreign language education market may require the integration of psychographic and geographic segmentation. It is based on the identification of dominant motivational profiles, which may guide the alignment of communication strategies, content formats, and communication channels with these motivations.

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SESSION 2

ON-LINE

CHOICE, VALUE AND IMPACT: MARKETING MEETS SUSTAINABLE BEHAVIOUR

Gabriela Mucha
Krakow School of Business

Connecting the Dots Across Channels: Brand Visibility in Integrated Marketing Communication

Abstract

In fragmented media environments, brands communicate through multiple online and offline touchpoints, which makes the evaluation of marketing communication increasingly complex. Existing approaches to measuring communication effectiveness often focus on sales attribution or declarative measures of consumer attitudes, while less attention is given to assessing brand visibility when sales data are unavailable or cannot be disclosed. This creates a need for transparent approaches that use secondary marketing data to examine how integrated communication activities are reflected in cross-channel visibility patterns over time.

The purpose of this study is to examine how the integration of online and offline marketing activities is associated with changes in brand visibility. The article aims to operationalize brand visibility as a multidimensional construct that can be measured through secondary data from different communication channels.

The study adopts a qualitative-quantitative case study design based on secondary marketing data from an anonymized cosmetics brand operating in the Polish market. The analysis covers the period from January to December 2025, with the calendar month used as the unit of analysis. The data sources include Google Analytics 4 website metrics, Facebook and Instagram statistics from Meta Business Suite, e-mail marketing data from Edrone, and public relations data covering press and online publications.

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Brand visibility is operationalized as a multidimensional construct consisting of communication exposure, digital user response, and relationship accumulation, following the logic of outputs, outtakes, and outcomes. The analytical approach is descriptive and interpretative, using monthly trend analysis, month-to-month dynamics, and triangulation of indicators rather than causal attribution.

The case study shows that brand visibility should be understood as a multidimensional phenomenon rather than as a single performance metric. The analysis identified several periods of increased visibility in different dimensions: March–May was characterized by high online PR activity, July by community growth and a recovery in website sessions, September by a peak in social media link clicks, and October by increased press activity and growth in website traffic. The findings suggest that integrated marketing communication does not necessarily produce a simultaneous increase across all indicators. Instead, different channels may perform complementary roles: some generate exposure, others stimulate digital response, and others contribute to longer-term relationship building. The study also shows that secondary data analysis requires methodological caution, as platform metrics such as link clicks, visits, sessions, and new users may differ in definition, completeness, and reliability.

The study contributes to marketing research by proposing a practical way to evaluate brand visibility through triangulated secondary data when sales data are unavailable. For marketing practice, the findings suggest that organizations should assess integrated communication through complementary sets of indicators rather than isolated channel metrics. The study also highlights the importance of standardized reporting, consistent analytics configuration, and stronger links between offline exposure and measurable online response.

Aishath Rihula
Maldives National University

The Influence of the 7Ps Marketing Mix on Customer Loyalty with the Mediating Role of Perceived Value in the Maldivian Fast Food Industry

Abstract

The fast food industry is becoming increasingly competitive, making it essential for businesses to understand how marketing strategies influence customer loyalty. Despite the importance of the 7Ps marketing mix, limited research has examined its role in shaping customer loyalty through perceived value, particularly in developing economies such as the Maldives. The purpose of this study is to examine the influence of the 7Ps marketing mix on customer loyalty and the mediating role of perceived value in the fast food industry.

This study adopts an explanatory cross-sectional research design. A sample of 360 respondents will be selected using a convenience sampling technique among fast food consumers in the Maldives. Data will be collected using a structured self-administered questionnaire measured on a five-point Likert scale. The conceptual framework is based on the 7Ps marketing mix as the independent variable, perceived value as the mediator, and customer loyalty as the dependent variable. Data will be analysed using SPSS for preliminary analysis and structural equation modelling (SEM) via AMOS software to test the hypothesised relationships.

It is expected that the 7Ps marketing mix will have a significant impact on both perceived value and customer loyalty. Furthermore, perceived value is anticipated to have a positive and significant influence on customer loyalty. The mediating role of perceived value is expected to strengthen the relationship between the marketing mix and customer loyalty. These findings are likely to indicate that customers' evaluation of value plays a critical role in shaping their loyalty behaviour in the fast food sector.

This study contributes to existing literature by providing empirical evidence on the relationship between the 7Ps marketing mix, perceived value, and customer loyalty in a developing economy context. The findings are expected to offer practical insights for managers to design effective marketing strategies that enhance perceived value and strengthen customer loyalty.

Edwin Idoko & Ruth Onyinyechi Chukwu
University of Nigeria

**Predictors of unsustainable energy consumption behaviour
among university undergraduates in a developing
sub-Saharan African country metropolitan city**

Abstract

Sustainable energy consumption consciousness and practices are rapidly becoming a global issue that engages the attention of diverse stakeholders including university administrators in decisions as energy crisis and cost continue unabated. Traditionally, universities largely represent context where virgin ideas, innovations, concepts among others are incubated, developed, and transmitted in order to improve the overall emancipation of man. Also, university undergraduates are perceived as change agents and arrowhead in shaping societal behaviours in topical issues such as sustainable energy consumption practices framed as a potent means of ensuring energy security and de-escalation of environmental abuses. However, besides anecdotal evidence which points to massive energy mis-use behaviours among undergraduates in most universities in developing countries including Nigeria, research has been somewhat silent regarding those factors that culture unsustainable energy consumption behaviour among university undergraduates resident in hostels which potentially contributes to astronomical rise in university energy monthly/annual bill. Contemporary investigation to deepen understanding of forces aiding energy mis-use is essential in order to enhance energy conservation culture.

This study, anchored on the Theory of Planned Behaviour, examines those predictors that influence energy mis-use intention and the relationship between mis-use intention and unsustainable energy consumption behaviour among university undergraduates in a developing Sub-Saharan African (SSA) nation metropolitan city.

Data were collected using a questionnaire from a sample of 400 university undergraduates resident in hostels in three universities namely - University of Nigeria, Enugu Campus (Federal), Enugu State University of Science & Technology, Agbani, Enugu (State), and Godfrey Okoye University, Enugu (Private), Nigeria. The researchers adopted a hybrid approach comprising personally-administered and Google Form via a digital link sent to various student platforms/groups in the administration of the copies of the questionnaire.

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Exclusion clause was included in the questionnaire to ensure that only those that live in hostel fill the copies of the questionnaire. Regarding administration of physical copies of questionnaire, convenience and judgemental techniques were used. Judgemental approach also assisted to ensure that only those students living in hostels completed the copies of the questionnaire. Copies of questionnaire allocated to each target universities was proportional to the student population. Partial Least Squares Structural Equation Modeling (PLS-SEM) was applied in the data analysis.

The findings show that energy misuse intention is significantly influenced by ignorance of institutional energy cost, non-financial responsibility, energy policy deficiency, energy-saving infrastructure deficiency, attitude, shared living arrangements, subjective norms, and perceived behavioral control. Energy mis-use intention was found to be a strong predictor of unsustainable energy consumption behavior. The findings further indicate that unsustainable energy practices among students are driven by a combination of individual, social, and institutional factors.

The study findings imply that addressing unsustainable energy consumption in university settings requires a multifaceted approach comprising implementation of attitude-changing awareness campaigns, the deployment of smart metering systems, and the development and enforcement of effective institutional energy policies to promote responsible energy use.

Karol Chaberka
University of Economics in Katowice

Optimizing environmental KPIs in small and medium-sized enterprises

Abstract

Small and medium-sized enterprises (SMEs) play an important role in achieving environmental sustainability at the macroeconomic level, but they continue to face substantial challenges in systematically measuring and improving their environmental performance. Existing solutions used for measurement environmental key performance indicators (KPIs) are predominantly designed for large organizations and often fail to reflect the specific constraints of SMEs, such as limited resources, low process formalization, and restricted analytical capabilities. As a result, environmental initiatives in SMEs are frequently fragmented, weakly coordinated, and insufficiently integrated into core managerial decision-making processes.

The purpose of this study is to examine how environmental KPIs can be optimized in SMEs to ensure managerial relevance, practical use and a tangible impact on environmental performance and economic. The study aims to demonstrate how appropriately selected and embedded environmental KPIs can support continuous improvement while aligning sustainability objectives with everyday business operations in SMEs.

The presentation is based on a qualitative and conceptual analysis of recent empirical research, including multiple case studies, interviews with SME owners and managers, and systematic reviews of sustainability performance frameworks in the environmental area, method used - desk research. The underlying studies cover SMEs operating across different sectors, enabling the identification of common patterns, stimulating factors and barriers related to the implementation of environmental KPIs. A conceptual framework integrating ESG principles, sustainability performance measurement, and embedded sustainability is used to analyze how environmental KPIs are selected, applied, and utilized in practice. Particular attention is given to the alignment between KPI complexity, organizational maturity, and decision-making needs within SMEs. The approach emphasizes a pragmatic perspective that prioritizes usability and learning over compliance-driven reporting.

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The findings indicate that effective optimization of environmental KPIs in SMEs requires shifting from comprehensive, standardized indicator sets toward smaller, highly focused KPI portfolios with clear operational relevance. Research evidence shows that SMEs achieve better environmental outcomes when KPIs are directly linked to core processes such as energy consumption, material efficiency, waste generation, and emissions control. SMEs that treat environmental KPIs as learning tools and improving economic efficiency rather than purely reporting instruments demonstrate stronger engagement and more consistent performance improvements. It can be emphasized that external support mechanisms and simplified analytical tools significantly enhance the practical uptake of environmental KPIs in small organizations.

The main implication of this study is that environmental KPI systems for SMEs should be designed in a “lean” and context-sensitive manner, focusing on critical environmental impacts and actionable decision support. The contribution to existing knowledge lies in demonstrating that KPI optimization is not a matter of increasing measurement intensity, but of improving strategic and operational fit. Consequently, managers, policymakers, and business support institutions should promote environmental KPI frameworks that enable SMEs to actively use environmental data to strengthen competitiveness, resilience, and long-term sustainability performance.

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SESSION 3

ON-LINE

**DIGITAL CONSUMERS: PERSONALIZED,
PERSUADED, OVERWHELMED**

Ramiz Orujaliyev
SGH Warsaw School of Economics

When More Is Less: Consumer Engagement Limits in Individualized Digital Services

Abstract

AI-driven personalization is now central to digital service marketing, with measurable business benefits across retail, banking, and telecommunications. However, excessive personalization triggers privacy concerns, surveillance anxiety, and user withdrawal, a tension widely known as the personalization paradox. Despite growing academic interest, there is still no empirical understanding of when personalization shifts from being useful to driving disengagement, particularly in virtual assistant settings.

This study will investigate how different levels of AI-driven personalization affect customer engagement trajectories over time in virtual assistant interactions, with the aim of identifying the saturation point at which personalization begins to produce negative outcomes.

The study will use a longitudinal experimental design with three personalization conditions: low, moderate, and high. Participants will interact with a virtual assistant repeatedly over time, so that engagement can be tracked as it evolves. Engagement will be measured across three dimensions (behavioral, emotional, and perceptual) using interaction metrics, NLP-based sentiment analysis, and post-session micro surveys. Latent growth curve analysis will be used to model engagement trajectories and detect inflection points across conditions.

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Based on existing literature, the relationship between personalization intensity and engagement is expected to follow a non-linear pattern. Moderate personalization is anticipated to produce the strongest engagement, while high-intensity conditions are expected to trigger fatigue and withdrawal. The study will introduce the Engagement Trajectory Model (ETM) to capture how engagement shifts over time under different personalization conditions. A central output will be the identification of saturation points, thresholds beyond which further personalization reduces rather than improves engagement. Early-warning indicators will also be proposed to help practitioners detect disengagement before it fully materializes.

This research will challenge the prevailing assumption that more personalization always leads to better engagement, offering an empirical basis for calibrating personalization intensity. Theoretically, the ETM reframes engagement as a dynamic trajectory rather than a static outcome, which opens new ground for longitudinal research in digital service marketing.

Weibo Zhou
Daugavpils University

Urban Digital Twin Readiness and Citizen Trust: The Efficiency-Legitimacy Trade-off in EU Smart-City Governance

Abstract

Urban Digital Twins are increasingly promoted as tools for smart-city governance, yet their public acceptance cannot be explained by technical efficiency alone. Existing studies mainly examine UDTs from engineering, planning or public administration perspectives, while paying less attention to how citizens evaluate them as public digital services requiring trust, transparency and legitimacy. This issue is particularly important in the European Union, where digital transformation is shaped by strong expectations of data protection, accountability and rights-based governance.

This article reconceptualizes Urban Digital Twin readiness through a service marketing lens. It examines how governance efficiency and digital legitimacy jointly influence citizen-consumer trust in UDT-enabled public services.

The study adopts a comparative quantitative design based on an EU27 country-year panel for 2022 to 2025. It combines a Digital Twin Readiness Index with indicators from the e-Government Benchmark and the Rule of Law framework to capture technological readiness, user-centricity, transparency, key digital enablers and institutional quality. Conceptually, the article draws on service marketing, public value and digital governance literature, framing citizens as citizen-consumers whose trust depends on both service performance and institutional credibility. Feasible Generalized Least Squares models are used to address heteroskedasticity and serial correlation in the short panel. An instrumental-variable specification is included as a robustness strategy to mitigate potential endogeneity concerns.

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The findings suggest an efficiency-legitimacy trade-off in UDT-oriented smart-city governance. User-centric and technologically advanced digital services may support initial engagement, but their trust-building effects depend on transparency, reliable key enablers and a credible rule-of-law environment. Where efficiency-oriented digitalisation is not accompanied by visible safeguards for accountability, ethical compliance and data protection, its contribution to citizen-consumer trust is weaker. The study therefore shows that UDTs should not be presented only as optimisation tools, but as institutionally embedded public digital services whose legitimacy is central to acceptance.

The article shifts UDT research from technical implementation towards public service marketing, perceived value and trust formation. For city marketers and policy practitioners, the main implication is that transparency, accountability, participation and ethical data governance should become visible parts of the UDT value proposition, rather than secondary compliance requirements.

Fathimath Minna
Maldives National University

The Influence of Social Media Marketing Activities on Post-Purchase Regret: The Mediating Role of Urge to Buy Impulsively and the Moderating Role of financial literacy among Consumers in the Maldives

Abstract

The growth of social media marketing has strongly influenced consumer buying behavior by making marketing messages more visible and encouraging faster, more emotional purchase decisions. While impulse buying in online contexts has been discussed in literature, its negative outcomes such as post purchase regret, particularly in developing countries like the Maldives, yet remain under researched. Likewise, the role of individual resources (financial literacy) in reducing these negative impacts has not been adequately explored.

This study investigates the effect of social media marketing activities on post purchase regret through the mediating role of impulsive buying urge and the moderating role of financial literacy among consumers in the Maldives.

The study uses a quantitative research design with a structured survey administered to current social media users in the Maldives. A sample of 400 participants will be selected based on the rule-of-thumb approach to ensure adequate statistical power for Structural Equation Modeling (SEM). The research framework is based on the Stimulus Organism Response (S O R) model, where the stimulus represents social media marketing activities, the organism represents impulsive buying urge, and the response represents post purchase regret. The individual variable financial literacy will be introduced as a moderator to examine its effect on the relationships between stimulus and organism. Measures will be adopted from reliable and well established scales to ensure validity and reliability. The SEM (Structural Equation Modeling) technique will be used to test the mediation and moderation effects.

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It is expected that social media marketing activities will have a positive relationship with impulsive buying urge and, in turn, with post purchase regret. Impulsive buying urge is expected to be a significant mediator between social media marketing activities and post purchase regret. In addition, financial literacy is expected to weaken the relationship between social media marketing activities and impulsive buying urge, meaning that the link between stimulus and organism becomes smaller when financial literacy is higher. The results of this study will highlight the importance of both psychological impulse and cognitive resources in consumers' decision making processes and support the use of the S O R framework in the context of online consumption.

The study will contribute to theory by extending the S O R model to explain the role of financial literacy as a boundary condition in online consumption behavior. The findings will be useful for marketers in designing more ethical marketing strategies and for policymakers in promoting consumer well-being by improving financial literacy to support better purchasing decisions.

Hasma Waheed
Maldives National University

The impact of social media marketing activities and peer influence on teenagers' online buying behaviour: The mediating role of impulse buying

Abstract

The rapid expansion of digital platforms has transformed consumer behaviour, particularly among teenagers who are highly exposed to social media and peer interactions. However, limited research has examined how social media marketing activities and peer influence jointly shape teenagers' online buying behaviour, particularly through impulse-driven decisions. Understanding these relationships is important for addressing gaps in digital consumer behaviour among young populations. This study aims to examine the impact of social media marketing activities and peer influence on teenagers' online buying behaviour, with impulse buying acting as a mediating variable.

A quantitative research design is employed using a structured questionnaire to collect data from teenagers. The study measures constructs including social media marketing activities, peer influence, impulse buying tendencies, and online buying behaviour. A convenience sampling method is used, with a minimum sample size of 330 respondents based on the rule of thumb. Data are analysed using SPSS for demographic analysis and Structural Equation Modeling (SEM) using AMOS software to examine the direct and indirect relationships among the variables and to test the mediating role of impulse buying.

It is expected that social media marketing activities and peer influence will have a significant positive effect on teenagers' online buying behaviour. Both these factors are expected to influence impulse buying among teenagers which in turn drive the purchasing behaviour. Impulse buying is expected to mediate the relationship between external influences and online buying behaviour, highlighting its role as a key mechanism in consumer decision-making. The study is expected to contribute to the understanding of digital consumer behaviour by integrating social media marketing and peer influence within a unified framework. The findings may provide practical insights for marketers to design strategies that effectively engage teenage consumers through social media and peer networks.

Wilbert Manyanga
University of Cape Town

The effect of digital technology on sustainable competitive advantage: Evidence from the micro finance sector

Abstract

Globally, sustainability issues have become major agendas for global and local institutions. The study focused on digital technologies on sustainable competitive advantage. In microfinance, digital transformation enhances agility, allowing institutions to respond quickly to customer needs and technological changes.

The study objectives were to establish the effect of digital infrastructure, digital capabilities and digital commodities on sustainable competitive advantage. Furthermore, the study aims to determine how these technological innovations contribute to cost reduction, improved outreach to underserved populations and the ability of microfinance institutions to differentiate their services in an increasingly competitive environment.

The study adopted a positivism philosophy. Also, the study adopted a mono quantitative approach. A cross-sectional survey design was adopted. The study utilised self-administered structured questionnaires. The population of the was estimated at 20000 customers from micro finance organisations. The respondents were 304 customers from the microfinance sector in Zimbabwe. Structural equation modelling was used to analyse data. Data was presented in table and figures.

Study findings show that digital infrastructure, digital capabilities and digital commodities have a positive effect on sustainable competitive advantage. This research is novel because it examines the drivers of sustainable competitive advantage which are often ignored by microfinance organisations and researchers.

This study strengthens the body of knowledge on digital technologies and sustainable competitive advantage. In practice, most microfinance organisations focus more on securing funding and ignore embracing digital technologies. Technology may assist customers to access digital services. The industry may grow due to improved transaction volumes. The study provide evidence on how digital adoption may drive sustainable competitive advantage in resource constrained financial institutions.