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**Value co-creation by an AI-powered digital platform
in the B2B services**

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ABSTRACT

This thesis examines how value creation is shaped through value co-creation by an AI-powered digital platform within Business-to-Business (B2B) services. It integrates Service-Dominant (S-D) logic with the platform ecosystem perspective to analyse three case companies from Finland and Bangladesh. Using a qualitative multiple case study design and the Gioia methodology based on ten semi-structured interviews, the study explores how artificial intelligence (AI) restructures the value co-creation process. The findings identify six aggregate dimensions: socio-technical configuration, human-AI collaboration, actor-to-actor (A2A) interaction, business value creation, AI as a support actor, and associated risks and constraints. The results show that AI plays a role as a sociotechnical quasi-actor that mediates resource integration, orchestrates activities, and enhances knowledge institutionalisation within the digital platform ecosystem. Drawing on S-D logic, the study demonstrates that AI strengthens operant resources integration by transforming dispersed data into actionable knowledge, while the platform ecosystem perspective explains improved coordination and alignment among heterogeneous actors. Value co-creation emerges through a hybrid-AI configuration in which AI augments decision-making and efficiency, while human actors retain control through governance mechanisms. However, trust concerns, data privacy issues, and capability gaps limit the full realisation of AI-enabled value co-creation. The thesis contributes by conceptualising AI as a quasi-actor and offers managerial implications for designing and scaling AI-powered digital platforms in the B2B services.

KEYWORDS: Value co-creation, Artificial intelligence, AI-powered digital platform, platform ecosystem, B2B services

FOREWORD

I express my deepest gratitude to Professor Rodrigo Rabetino for his invaluable support, consistent guidance, patience, and motivation throughout this work. I sincerely appreciate the intellectual and experienced input that he provided me as a form of feedback. I hope this thesis reflects the passion and efforts that I have invested according to his standards and vision.

My greatest motivation is dedicated to my daughter and my mother for their continuous support. Their encouragement and belief helped me to move forward and gain the strength to bring quality to this thesis, managing all the ups and downs of the life journey as well. My mother, who believes in my dream of contributing to academic research with my knowledge and depth, always helps me to step forward.

Disclaimer:

This thesis includes original research and was completed under the guidance of my supervisor with full transparency. Artificial intelligence tools were used only for grammatical correction and enhancing writing clarity.

CONTENTS

1	INTRODUCTION	6
1.1	Motivation for the study	6
1.2	Research gap	8
1.3	Research problem	11
1.4	Contribution of the study	13
1.5	Delimitation	15
1.6	Thesis structure	15
2	LITERATURE REVIEW	17
2.1	Value creation in B2B markets	18
2.1.1	Value creation through B2B value co-creation	20
2.1.2	Value creation through B2B value co-creation in the platform ecosystem	22
2.2	Role of digital technologies in B2B value creation	24
2.2.1	Digital collaboration as a driver of B2B value co-creation	25
2.2.2	Artificial intelligence as a driver of B2B value co-creation	28
2.3	Platform and digital platform in the B2B context for value creation	32
2.3.1	AI-powered digital platforms and their characteristics	33
2.3.2	Types of AI-powered digital platforms and AI's role in value creation	36
2.4	Digital platforms as infrastructure for value creation in the B2B context	39
2.4.1	Collaboration mechanisms within the B2B digital platforms	40
2.4.2	Governance mechanisms within the B2B digital platforms	41
2.5	Conceptual framework	42
3	METHODOLOGY	45

3.1	Research strategy and method	45
3.2	Case and interviewees selection	49
3.3	Data collection	52
3.4	Data analysis	57
3.5	Quality assurance	59
4	FINDINGS	63
4.1	AI-enabled socio-technical reconfiguration	64
4.1.1	Resource integration mechanism	65
4.1.2	Activity orchestration mechanism	66
4.1.3	Knowledge institutionalisation mechanism	69
4.2	AI-enabled human-AI value co-creation within the platform	71
4.2.1	AI as a first-layer service interface	71
4.2.2	Human in the loop governance	73
4.3	AI-enabled A2A interaction mechanism for value co-creation	76
4.3.1	Cross-actor coordination	76
4.3.2	Multi-stakeholder intelligence output	78
4.4	AI-enabled business value creation	79
4.4.1	Relational value creation	79
4.4.2	Operational reliability	81
4.4.3	Economic efficiency and transparency	83
4.5	AI as a dedicated support actor in the platform for value co-creation	86
4.5.1	AI-augmented decision support	86
4.5.2	AI-augmented platform as quasi-actor	89
4.6	Constraints and risks of AI-enabled value co-creation	90
4.6.1	Trust barrier	90

4.6.2	Capability barrier	92
5	DISCUSSION AND CONCLUDING REMARKS	95
5.1	General discussion	96
5.2	Updated framework of value co-creation in an AI-powered digital platform	98
5.2.1	AI-enabled socio-technical reconfiguration for value co-creation	100
5.2.2	AI-enabled human-AI value co-creation within the platform	103
5.2.3	AI-enabled A2A interaction mechanism for value co-creation	107
5.2.4	AI-enabled business value creation	109
5.2.5	AI as a dedicated support actor in the platform for value co-creation	113
5.2.6	Constraints and risks of AI-enabled value co-creation	115
5.3	Theoretical implications	117
5.4	Managerial implications	119
5.5	Suggestions for future research	122
5.6	Limitations	123
	REFERENCES	125
	APPENDIX	140

LIST OF FIGURES

Figure 1: Thesis structure.	16
Figure 2: Value co-creation in the service system.....	23
Figure 3: Sub-levels of technology of AI..	24
Figure 4: Conceptual framework.....	43
Figure 5: The research onion.....	47
Figure 6: The research onion of this study	47
Figure 7: Induction approach adapted to the study.....	48
Figure 8: Data structure.....	58
Figure 9: Revised Framework of value co-creation by an AI-powered digital platform.	98

LIST OF TABLES

Table 1: Types of value in the B2B market and their characteristics.	19
Table 2: Recent studies of AI, Value creation, and B2B context.	31
Table 3: Types of AI-powered digital platforms	36
Table 4: Case company 1, platform X.	50
Table 5: Case company 2, platform Y.	51
Table 6: Case Company 3, Platform Z.	51
Table 7: Interview and focus areas.	54
Table 8: Interview length.	55

Abbreviations

AI – Artificial intelligence

A2A – actor-to-actor

API - Application programming interface

B2B – Business-to-business

B2C -Business-to-customer

S-D logic – Service-Dominant logic

1 INTRODUCTION

In today's highly connected world, platforms enable diverse participants like suppliers, customers, and partners to collaborate through a common technical system. Unlike traditional ways of creating and selling products or services, these platforms facilitate value creation and co-creation by allowing external contributors to be involved in the development of new offerings (Gawer & Cusumano, 2014). Digital platforms drive the platform economy and digital transformation by reshaping how products and skills are exchanged through digital technologies (Fu et al., 2021). In the B2B services, B2B relationships are increasingly facilitated by digital platforms, which are shifting firms from traditional systems to platform ecosystems and reshaping how coordination, interaction, and value are created (Shree et al., 2021). AI-powered digital platforms have become the centre of modern economics and are transforming the ways of value creation by collecting real-time data through broader connectivity and utilising advanced computing and analytics (Gawer, 2022). Digital transformation has evolved significantly since the COVID-19 pandemic, and it has changed the way businesses interact, collaborate, and deliver value. Even Digital platforms have become an influential enabler of strategic partnerships, providing new pathways to co-create value, streamline operations, and engage customers across complex supply chains (Chung et al., 2020).

1.1 Motivation for the study

The involvement of multiple actors, layered transactions, regulatory considerations, and a longer decision-making process all contribute to enhancing complexity in the B2B business environment, which is more complex than the Business-to-Consumer (B2C) environment (Anderson et al., 2022). Digital platforms such as Amazon and Uber primarily facilitate customer-oriented interactions and depend extensively on network effects to generate

value, whereas Industrial digital platforms are primarily designed for B2B contexts. For example, industrial digital platforms like Siemens Mindsphere and GE Predix focus on integrating data, connecting machines, and optimising industrial processes within business-to-business and manufacturing ecosystems (Benitez et al., 2023). An industrial digital platform plays a crucial role in advancing digital transformation by connecting and sharing data and information across organisational boundaries, encouraging innovations. For example, industrial platforms such as Siemens MindSphere, Honeywell Forge, and SAP Ariba enable firms not only to enhance operational efficiency but also to support new business models by facilitating the creation, distribution, and co-development of innovative data-driven products and services (Madanaguli et al., 2023).

With technological advancement, digital platforms' scope rises with the integration capabilities of technologies, where it can connect advanced capabilities like software development, big data analytics, artificial intelligence, and application programming processing to scale up not only operational efficiency but also make strategic agility forceful (Hein et al., 2020). There are five categories of AI type is observed in real-world activities in practice; analytical AI that able to detect data pattern to assist decision-making whereas functional AI make automation into action, in the meantime, interactive AI enables communication through chatbots and AI assistance and textual AI activate information retrieval, last one is visual AI initiate interpretation of images and videos for tasks by recognition and classification (Sarker, 2022). Generative AI that takes so much concentration in this modern world is another type of AI that creates content, even associated with information retrieval and supports intelligent assistant automation (Wessel et al., 2025). Retrieval Augmented Generation (RAG) enhances organisational knowledge value by merging generative AI with a firm's factual retrieval (James et al., 2025). Machine learning, a core element of analytical AI, enables firms, especially start-ups, to generate value through the collection and processing of user data for enhancing predictive accuracy and decision-making efficiency (Costa-Climent et al., 2024). AI-enabled value creation has

been conceptualised through the 6C framework: connection, collection, computation, communication, control, and co-creation, through which continuous learning and customer engagement happen (Kim, 2023). However, creating long-term value from an AI-powered digital platform cannot be achieved through only adopting technology; instead, it demands strong digital literacy, alignment with organisational goals, and ongoing adaptation within the broader ecosystem (Struwe & Slepnirov, 2023). The study is motivated by the need to reveal how firms can strategically leverage AI capabilities beyond only operational efficiency in the B2B environment through AI-powered digital platforms.

1.2 Research gap

Although there is an emerging literature on platforms, digital platforms, and artificial intelligence, there are still gaps in the literature. Firstly, while ecosystem research highlights the value derived from collaboration (Järvi et al., 2018), research related to value creation and co-creation in the digital platforms has mainly concentrated on B2C contexts, such as Facebook, Uber, Airbnb, while research on B2B platforms is still limited (Hein et al., 2019). Much of the existing study related to platforms and AI focused on business-to-consumer markets like e-commerce, social media, and digital services. Research often considers the ways platforms such as Amazon, Facebook, or Netflix generate offerings using data and algorithms. From a B2B perspective, in turn, they have not been studied extensively, and yet they have their share of oddities, such as longer sales cycles, dependence of the actors, and trust and governance interests. Although B2B firms are producing an increasing amount of data and investing heavily in data-driven solutions, many firms still face significant difficulties in converting data into outcomes that reveal a critical gap in both research and practice. Although prior research identifies three primary data monetization approaches in B2B: selling raw data, data-based analysis, and data-based services (Hartmann et al., 2016) and Data driven services play a central role of value co-creation in AI-powered digital

platforms where AI collects data, analyze it to generate insights, prediction, recommendation that assist customer decision-making and help firms to integrate resources effectively (Chandra & Rahman, 2024). There is limited understanding of how firms transition to more advanced platform-based business models and how these transitions reshape value creation (Ritala et al., 2024). This disequilibrium creates an urgent gap in knowledge about the functioning of AI-driven digital platforms in a B2B digital market for generating value (Springer et al., 2025), but some challenges can destroy the value that is supposed to be positive. Key challenges include managing platform complexity, governance issues, and regulations. For example, Alibaba's AI-driven digital platform, as a case, demonstrates both success and difficulties in large-scale AI-driven digital platform deployment. There is a need to understand how technological advancement helps create, share, and capture value within platform-based business networks (Shonubi, 2025). Value creation has been investigated from Business-to-consumers more extensively in the literature, whereas value co-creation is not examined more from a Business-to-business platform perspective due to its nature of complexity (Shree et al., 2021).

Secondly, AI contribution is bringing only positive values, but whether there is any dark side to it, it needs to be investigated. Little attention has been given to how AI works in the B2B Platforms where multiple organisations and people interact and create value together across company boundaries. Additionally, B2B digital platforms have different governance and coordination needs, norms, and division of labour, but the contribution of AI to facilitating or making these interactions more difficult has not been systematically investigated (Keegan et al., 2024). Even in B2B contexts, digital platforms activate complex transactions and interactions by integrating data, digital services, and knowledge with a combination of physical products and services. However, as platform governance is shaped by the algorithmic mechanism that affects visibility, ranking, offer assessment, and decision making, there is less autonomy belonging to all actors (Springer et al., 2025). Firms face a vulnerable situation under algorithmic governance because digital platform owners control

the ranking system, visibility, and access to customers, which reduces firms' independence, and due to a lack of alternatives, firms feel dependent on the platform and are locked in with the platform (Cutolo & Kenney, 2021).

Previous literature discloses a clear research gap. However, past studies shed light on value creation and co-creation of digital platforms, but most studies are based on the B2C context, and do not cover structural issues intensively, governance dynamics, and the interdependencies phenomenon of the B2B digital platform ecosystem. (Anderson et al., 2022; Springer et al., 2025). These issues should be studied to understand the value destruction phenomenon that gives the guidelines to mitigate the risk of B2B digital platform constraints, to increase the potential of positive value. From the S-D logic perspective, value is seen as co-created through resource integration and mutual interaction among multiple actors, but how AI, as an active data-driven element, shapes this co-creation process from the B2B digital platform perspective is still unexplored. (Fehrenbach et al., 2024; Paschen et al., 2020). However, S-D logic also argues that all actors are resource integrators and value co-creation cannot be restricted only to direct interaction, rather it is mutual interaction and alignment of systematic resource integration and engagement (Vargo & Lusch, 2008).

Existing research studies bring more focus on AI's positive possibilities and pay less attention to its negative implications, like increased dependency, the effect of autonomy under algorithmic governance, and, most importantly, trust issues that are a significant barrier. All these benefits and risk factors combined, how they affect and can be managed from the B2B platform ecosystem perspective, have not been deeply studied. (Keegan et al., 2024). By integrating Service-Dominant logic lens with the platform ecosystem perspective, this research responds to the specific need of a more in-depth analysis for contextual understanding of how AI-powered digital platforms shape value creation

through co-creation and also the conditional aspects for getting the full potential of it within the B2B services (Batool et al., 2025).

1.3 Research problem

Digital platforms perform as a key enabler for collaboration and bringing innovation in the B2B services, where firms are mutually involved in the value co-creation process by integrating resources and knowledge across the boundaries (Rabetino et al., 2024). In the value creation and co-creation process of the B2B services, customers become essential contributors, and value is derived through the collaborative efforts and interactions of multiple participants within the network, rather than being produced by a single firm independently (Vargo & Lusch, 2008). Though the customer is a participant in value creation and co-creation in the B2B service environment, according to McKinsey's (2014) study, 90% of the executives are eager to integrate customer input into core processes, only 12% succeed, and only 25% customers were familiar with the concept of co-creation (Bughin, 2014). In the B2B service market environment, value co-creation occurs through collaborative problem-solving, knowledge exchange, joint solution design, and investment in sustaining long-term relationships (Kohtamäki & Rajala, 2016). Although earlier literature has shown that digital platforms and APIs help firms to collaborate, there is still little understanding of how AI-powered digital platforms create value in the B2B service market because most studies focus mainly on technical aspects of platform architecture and API design (Wulf & Blohm, 2020). AI enables organisations to innovate, transfer business processes, and unlock insights from data, creating a mechanism for value generation across collaboration networks, but still, how AI-driven automation, learning, and data sharing mechanisms transform value creation among B2B actors is overlooked. (Enholm et al., 2022)

There is limited empirical understanding of how digital platforms enable value creation. In the B2B co-creation literature, research related to AI-powered digital platforms that facilitate interactions among multiple actors and drive strategic performance is insignificant (Anderson et al., 2022; Corsaro & Anzivino, 2021). Although platforms and value creation have been examined extensively in B2C settings, their application in B2B settings has received comparatively less attention (Anderson et al., 2022). Existing literature often overlooks the strategic and relational dimensions of value creation enabled by digital platforms in the B2B environment. There is a clear need to explore how AI-powered digital platforms transform inter-organisational relationships and collaboration mechanisms, activating automation, data-driven learning for creating value through value co-creation in the B2B services.

The customer-organisation-technology-environment (C-O-T-E) model highlights that successful delivery of co-creation in the B2B context depends on the dynamic interaction between organisational strengths, technological readiness, and active customer involvement (Pathak et al., 2022). All these interactions among the various actors in the platforms are strategic, and a platform is not just an isolated firm, but rather the synchronisation of a dynamic value network (Gawer & Cusumano, 2014). In the B2B digital platform environment, there are many stakeholders involved, and it needs trust and transparency. Digital platform owners also need to understand and satisfy stakeholders' interests without taking the risk of any misuse of their personal data, and also have to give clarity on whether data collection and the use of machine learning are morally acceptable, which is a critical aspect of governance that needs further research (Costa-Climent et al., 2024).

From the previous studies, it is clear that there is an urgent need to analyse AI as well from a B2B service market perspective and Value contribution for B2B digital platforms. Additionally, it needs to understand how AI is contributing to the shaping of value co-

creation and its effects. Consequently, this thesis aims to find an empirical understanding of how value co-creation is shaped in the B2B AI-powered digital platforms.

Specifically, this research poses the following research questions: **How do AI-powered digital platforms shape value co-creation in the B2B services?** Thus, the thesis explores how AI contributes to generating value in digital platforms and how customers can gain value through value co-creation.

1.4 Contribution of the study

This study addresses the research gap through an in-depth examination of multiple case companies operating with an AI-powered digital platform, focusing on digital platforms' practical implications, executions, and practice for value creation among multiple actors in the B2B environment. Alongside, this research not only focuses positive values that AI-powered digital platforms are generating but also tries to bring empirical evidence of the reverse effects of AI executions and its governance, so that companies can find out empirical insight into how they have to reconfigure the mechanism of the platform and develop more capabilities to handle the situation for creating positive value and also aligned with EU AI act (*Regulation (EU) 2024/1689, 2024*). The research question is how AI-powered digital platforms affect value creation through value co-creation in the B2B services. As in the literature, more research has been organised based on the B2C platform. Targeting the B2B service market, this analysis will provide more insights and evidence of the mechanism of value creation with the integration of AI. This approach combines the platform ecosystem approach, which focuses on orchestration and governance, and the service-dominant logic theory, which sees value as co-created through mutual service exchange among multiple actors (Bidar, 2018). This study contributes by advancing an integrated understanding of how AI-powered digital platforms shape value creation through value co-creation in B2B

services through the coordinated orchestration of resources, data, and relationships across organisational boundaries.

This research will contribute to the Service Dominant Logic (Vargo & Lusch, 2004) research domain by integrating the implications of the platform ecosystem approach through an advanced understanding of value creation of the AI-powered B2B ecosystem (Vargo & Lusch, 2004; Paschen et al., 2020). This advancement of understanding of value creation will not only be limited to traditional firms' resource integration system, but it will also analyse how AI itself becomes an integrator and algorithm and data models actively participating in the value creation or co-creation process (Wessel et al., 2025; Paschen et al., 2020; Chandra & Rahman, 2024). Even, it also helps to understand whether there is any scope where value can be generated among platforms, data providers, customers, and also including AI agents.

This research can serve as a practical guide for managerial practice, not only on how to use AI features in the system but also on how to generate value (Haftor et al., 2024), enabling them to understand how to structure AI governance mechanisms for an AI-powered digital platform, including openness and control mechanisms (Gawer, 2014; Tiwana et al., 2010). The manager will be able to understand the trust management of the platform more effectively and contribute to managing data governance, bias, and trust issues, as well as building long-term relationships among actors. Most importantly, the B2B manager will get a clear understanding of AI capability building to identify valuable AI opportunities and drive more value to the platform and for the firms, and they can adapt the automation process, collaboration, and knowledge sharing by data-driven process (Sahoo et al., 2024). Consequently, the manager will understand high-value use cases, redesign the workflow, and scale adoption collaboratively (Davenport & Ronanki, 2018).

1.5 Delimitation

The study consciously provides an outline for more in-depth conceptual and analytical activities. First, A qualitative multi-case study research design is adapted that utilises semi-structured interviews for primary data collection. Second, for market selection, the empirical focus is limited to AI-powered digital platform companies operating in the B2B service market in Finland and Bangladesh, which represent both developed and developing countries. Third delimitation is the consideration of the companies that are integrating advanced AI technologies such as machine learning, Generative AI, retrieval augmented generation (RAG), and, intentionally, platforms that operate solely on rule-based automation or conventional analytics are omitted. Fourth, this study does not assess the technical performance of the AI system; it focuses on the execution of this technology in the digital platforms and how it shapes the value creation through the value co-creation process. Lastly, the study is limited to the theoretical lens of the value co-creation within the B2B digital platform ecosystem and keeps the consumer market, along with the public sector, aside.

1.6 Thesis structure

This Study is structured into different, distinct chapters. From the introduction to the conclusion, limitations and further research areas have been shown. The thesis Structure has been explained in the image below in Figure 1.

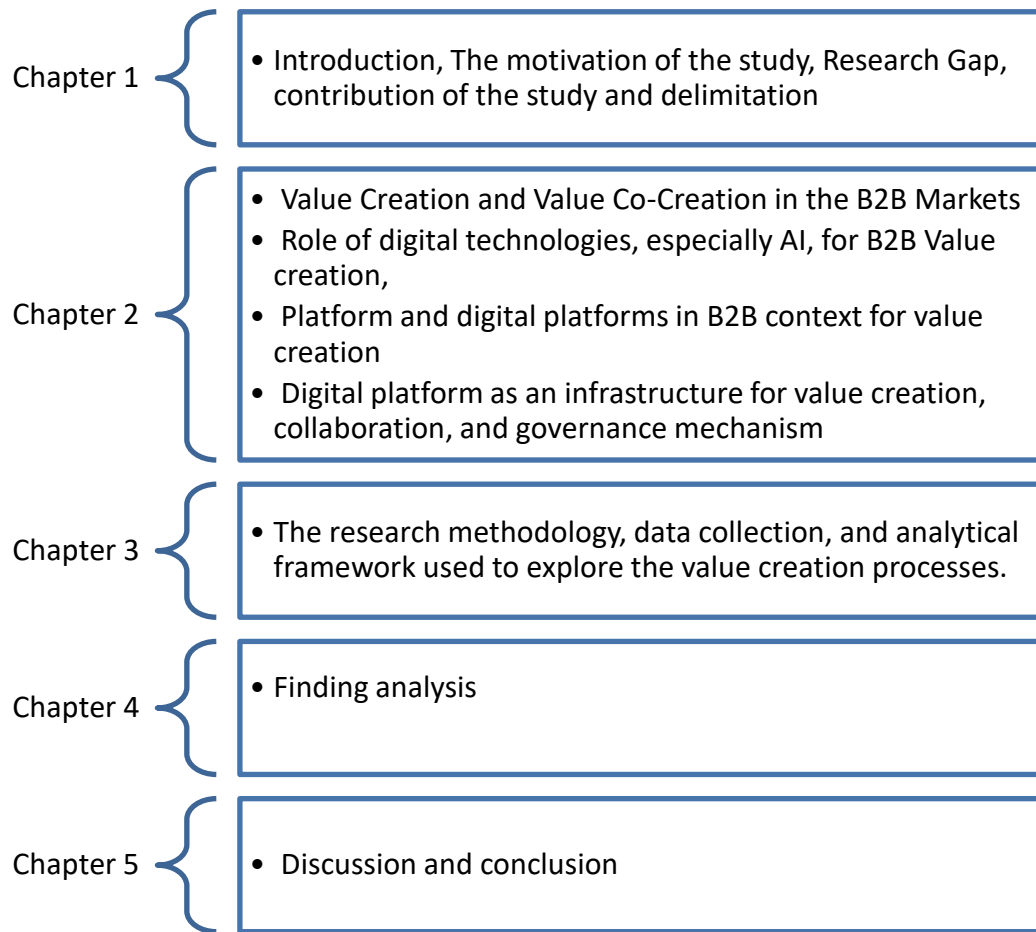


Figure 1: Thesis structure.

2 LITERATURE REVIEW

This chapter is an overview of publicly accessible literature related to the analysis of value creation in B2B markets, paying particular attention to value co-creation, digital platforms, the concept of artificial intelligence (AI), and AI-powered digital platforms. The review of the literature sets the theoretical and empirical frameworks of the study, defines how the concept of value co-creation has been seen and evolved in earlier studies, and identifies the gaps that justify the given study. The review starts with a discussion of value creation in B2B service markets and how the concept of value creation has shifted over time, to become more relational as well as ecosystem-oriented. This will be succeeded by the analysis of the value co-creation in which the customers and the partner actively participate in finding solutions to the problems, as well as innovation. It then talks about the role of digital technologies in value creation, digital collaboration for value co-creation through and across company borders.

Later, it explores digital platforms as an infrastructure for the ecosystem, its collaboration and governance mechanisms. According to this, platforms and digital platforms are prioritised that have emerged as central value creators by coordinating multiple-actor ecosystems. The following section talks about the role of AI in value creation, identifying how advanced digital technologies and skills could be applied to facilitate efficiency, decision-making, and innovation. Particular attention is given to the AI-powered digital platform, which is an integration of collaborative resource integration and AI functionality that allows multiplying operational and strategic outputs in the B2B application.

Two theoretical lenses that will aid the present research are also presented in this chapter: the Platform Ecosystem approach (Gawer & Cusumano, 2014), which considers platforms as unifying agents of divergent stakeholders where stakeholders interact and co-create value in the interconnected ecosystem, and Service-Dominant logic, which describes how

service can act as a process, focuses on the exchange of values, the customer as a co-producer of value, and is determined by the customer (Vargo & Lusch, 2004). Lastly, the chapter highlights a conceptual theoretical framework based on the literature review and theories.

2.1 Value creation in B2B markets

Value creation is a highly studied field of strategic management and marketing research, in which competitive advantage relies on the creation of value. In the business-to-business (B2B) market, the concept extends beyond just regular buying and selling procedures of goods and services, dealing with complex relationships among firms, suppliers, and consumers. Historically, the creation of value was considered a transaction process, and firms create value in efficiency, product quality, and cost-cutting, which are, in turn, transferred to the customers (O’Cass & Ngo, 2012). The school provided some light, but it tends to reduce customers to beings who are given value, and they do not mirror the interrelationship and connection of customers to other participants of the ecosystem who exchange value.

Recent literature indicates that value in the B2B perspective is multidimensional in the form of performance value, relationship value, and co-creation value (Mancuso et al., 2024; O’Cass & Ngo, 2012). Performance value is efficiency, quality of innovation, functional delivery, and relationship value is trust, reliability, and long-term allegiance, and co-creation value considers the contribution made by customers and partners to solution creation. So, value co-creation is a type of value creation. It is a multi-face approach that can be used in B2B contexts where repeated purchases, lengthy sales cycles, interdependences, and extended supply chains put relational and collaborative factors on par with cost and quality.

O’Cass and Ngo (2012) have identified different types of values in the B2B market and their characteristics as shown in the table below.

Table 1: Types of value in the B2B market and their characteristics.

Value	Characteristics
Performance value	<ul style="list-style-type: none"> - Main concentration of product performance and quality - The primary purpose is to deliver solutions that can meet customer expectations or exceed them. - Innovation and superior quality are associated with performance value.
Relationship value	<ul style="list-style-type: none"> - Building strong customer relationships and maintaining the bond for the long term. - A partnership that gives ownership of responsiveness. - Deliver add-on values for better recognition.
Co-creation	<ul style="list-style-type: none"> - Customer becomes part of the centre and plays an engaging role while creating the offerings through resource integration. - Customised solution based on direct customer input. - A more supportive system to deliver more value.

An emerging body of new literature on the ecosystemic character of value creation can also be found. It is not a value that is being created within the boundaries of firms, but rather it is a value co-created within a network of actors mediated by digital platforms and collaborative processes (Gawer & Cusumano, 2014; Hein et al., 2020). The significance of openness, mutual governance, and organisational structure of information exchange between the parties might also be demonstrated as B2B ecosystems give more weight to data, as confirmed by Mancuso et al. (2024). However, Latinovic and Chatterjee (2024) caution that, regardless of the opportunity to achieve greater value, there will be reverse-value effects, and they can still exist due to opportunism, power, or trust in the case of unfortunate governance. This suggests that value creation is not always desirable and relies on the collocation of incentives, the forecasting of mutual harmonisation, and agreement constants.

The growing complexity of B2B contexts has also highlighted the criticality of capabilities in maintaining value creation. A critical analysis presented by Struwe and Slepnirov (2023), digital servitization demands that a firm invest in the new capabilities of learning and adaptation to unlock value continuously through technology-enabled collaboration, which is also the perspective of Service-Dominant logic, where value co-creation is a continuous improvement process (Vargo & Lusch, 2004). This is successful with the capabilities of business, according to which value creation is a reflection of the ability of firms to understand threats and opportunities, to capture, and to reconfigure using resources as the environment changes around them, with the capabilities of firms changing in response to that environment being key factors in the value creation procedure (Teece et al., 1997). In the B2B markets, Heikinheimo et al. (2025) show how organisations' abilities improve digital servitization and resilience in business-to-business platforms, whereas Ellström et al. (2022) reveal its application to the process of digital transformation.

2.1.1 Value creation through B2B value co-creation

Value co-creation is a type of value creation through integration between firms and customers (Prahalad & Ramaswamy, 2004; Grönroos & Voima, 2013). Value is created by the customer through use (value in use), value co-creation occurs through resource integration and interaction between the customer and the provider, while a traditional system assumes the provider controls value creation and embeds it in output for exchange (Grönroos & Voima, 2013; Vargo & Lusch, 2008). Value co-creation has become a defining principle of B2B research as it has moved value creation further in the acknowledgement that it is no longer created by firms but by processes of being co-created through interaction among many actors in a network (Prekert et al., 2022). Coupled with service-dominant logic (Vargo & Lusch, 2008), Co-creation transforms customers, suppliers, and partners into active value contributors rather than passive recipients. This reconceptualisation provides a better representation of the creation and maintenance of value in B2B markets where

relationships tend to be long-term, transactions are multifaceted, and interdependences are important (Ritter & Pedersen, 2020).

Along with short-term transactional benefits, value co-creation has also been linked to strategic and long-term benefits. Struwe and Slepnirov (2023) emphasise that not only a relational strength but also a skill is the foundation of digital servitization. Customer co-creation can assist companies to reassemble what they offer, develop new revenue models, and become more embedded in ecosystems. This is in line with the stance of O’Cass and Ngo (2012), who have noted that the optimal customer value is achieved by combining performance, relational, and co-creation aspects. However, the importance of co-creation as a strategic force has increased in the modern B2B markets where customers are more demanding in their desire to have personalisation, flexibility, and ongoing developmental collaboration.

For customisation and personalisation, digital technology has become a critical facilitator to the process of improvisation and a way of co-creation. Mancuso et al. (2024) demonstrate that co-creation within B2B platforms is reflected in the transparency, trust, and shared governance of information flows across organisational boundaries. Digital activity implications, including real-time analytics, feedback loops, and auto-reporting, minimise ambiguity and increase the reliance of the stakeholders. However, as Latinovic & Chatterjee (2024) observe, not all digital platforms are usable positively; when they facilitate more in-depth collaboration, they may also introduce risks of no value creation (opportunism, dependency risks, and power imbalance) because of weak governance outlines, in particular. In such a manner, the process of co-creation of value in B2B involves the need to harmonise the governance, technology, and incentives carefully. The process and mechanism of value co-creation have been the subject of considerable debate. The author states that collaborative problem-solving, exchange of knowledge, joint innovation, and trust-building are the primary enabling factors of co-creation (Barile et al., 2020). The

processes to be linked with this are permanent communication and mutual investment, particularly in the environment, when products and services are planned to consider the special needs of clients. In the B2B perspective, Leone et al. (2021) assert that the value is co-created during iterative interactions, which evolve with time, and the input of the customers is directly related to the development of the solution to the need. The approach focuses on active and ongoing co-creation as opposed to earlier models of value delivery in linear lines.

2.1.2 Value creation through B2B value co-creation in the platform ecosystem

From the value co-creation perspective, co-creation in B2B contexts aligns with both the Platform Ecosystem approach and the service-dominant logic theory. The concept of co-creation is conceptualised in platform ecosystems (Gawer & Cusumano, 2014; Hein et al., 2020) as an orchestration process within networks organised by digital platforms. Such ecosystems support interactions among multiple stakeholders and enable innovation and shared value outcomes. Meanwhile, Service-dominant logic theory indicates that value is not embedded in the product, but rather co-created through joint interactions between providers and beneficiaries, where customers are active participants in value co-creation and value creation in the B2B context is observed as a collaborative and active process where multiple actors integrate resources to co-create value rather than exchange (Vargo & Lusch, 2004) For the service system, one system's resources, such as people, technology, information, etc., connect with other systems via a value proposition to integrate resources and improve outcomes, with skills and knowledge as the key resources under S-D logic (Vargo et al., 2008).

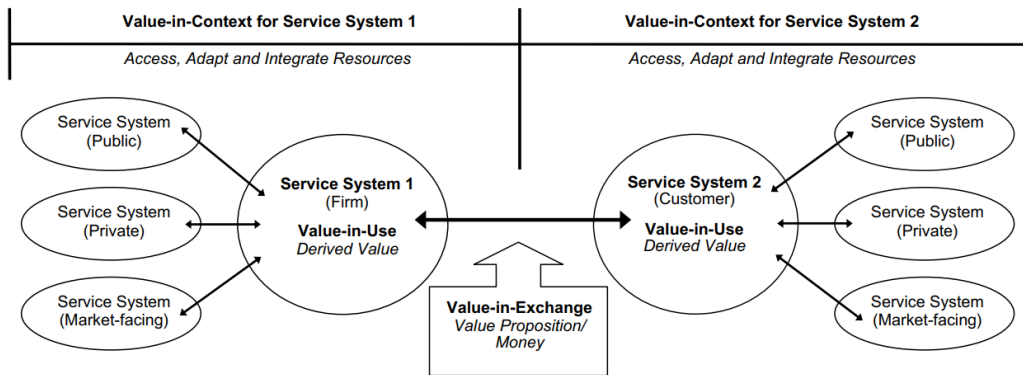


Figure 2: Value co-creation in the service system. (Vargo et al., 2008, p. 5).

Later on, value co-creation has been described as one of the five axioms of S-D logic, where value is co-created among multiple actors, including the beneficiary, and it happens through continuous integration and exchange of resources and arrangements happen through mutual arrangement and agreement (Lusch & Vargo, 2017). Here, they explained that value co-creation in S-D logic is a continuous process where multiple actors integrate resources and exchange services, coordinated by institutions and institutional arrangements within a nested and interlocking service ecosystem. Therefore, Digital platforms integrate data, algorithms, analytics, AI capabilities, and human expertise, and also transform distributed resources into actionable insights that speed up decision-making and foster continuous learning and innovation (Compagnucci et al., 2025; Enholm et al., 2022; Vargo & Lusch, 2004). According to Vargo and Lusch (2017), big data is crucial for understanding service exchange in the service ecosystem because it provides a real-time view of system dynamics and reshapes actors' behaviour.

2.2 Role of digital technologies in B2B value creation

As an operand and operant resource, information technology enables communication, coordination, and the sharing of resources among ecosystem participants, supporting resource integration and value co-creation (Lusch & Nambisan, 2015). In the B2B settings, Industry 4.0 technologies, such as cloud computing and big data, boost firms' market position and power, strengthening value-adding roles and market expansion while encouraging in-house production to protect these technologies (Lee et al., 2023). The dimensions of big data are volume, variety, velocity, variability, veracity, and value, based on what firms are recognising AI as a strategic resource (Sestino & De Mauro, 2022). In the organisation settings, AI is not only a standalone technology, but there are many sub-technologies and functions linked here, such as machine learning, deep learning, natural language processing (NLP), computer vision, robotics process automation, and the latest generative AI, like large language models (Mukhamediev et al., 2022).

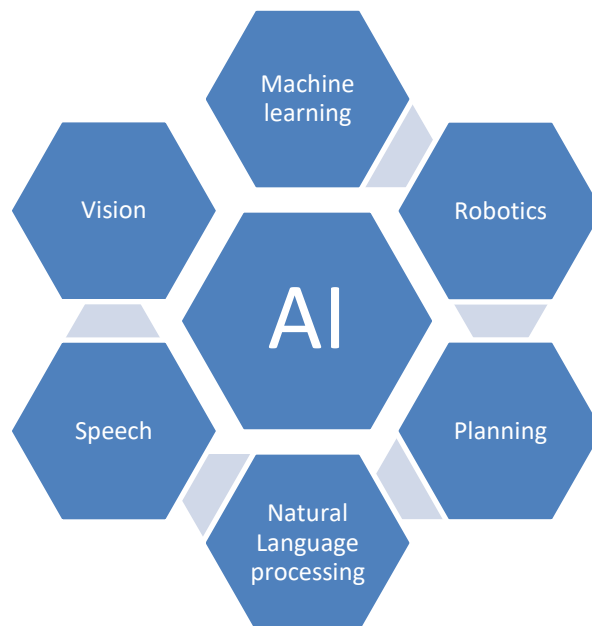


Figure 3: Sub-levels of technology of AI. Mukhamediev et al. (2022, p. 5).

Sequentially, AI with its technological functionalities demonstrates a system's capability to recognise and understand information, make decisions, and learn from data to meet defined goals for an organisation and society (Mikalef & Gupta, 2021). Since 2022, artificial intelligence, particularly generative AI, has experienced a major increase in business interest and investment, accelerated by tools such as ChatGPT. At the same time, machine learning is increasingly viewed as the core foundation of modern AI systems and advanced analytics. As a result, business intelligence is progressively evolving and getting value through the integration of AI-driven capabilities (McKinsey & Company, 2023). As a result of the advancement of digital technologies, it enables B2B platforms to create value beyond standalone transactional and relational benefits by scaling up the network effects, even as they support value co-creation through data-driven insights, integrations, and scalable value delivery (Latinovic & Chatterjee, 2024). Through digital transformation, technology-enabled digital technologies and touchpoints reduce the overall number of physical interactions in B2B markets and facilitate simultaneous interactions among multiple actors, enabling coordination, collaboration, and collective action across organisational boundaries (Lundin & Kindström, 2023).

2.2.1 Digital collaboration as a driver of B2B value co-creation

Digital platform ecosystems are a socio-technical arrangement, where digital collaboration is a core mechanism shaped by governance, technical feasibility that integrates resources, exchanges knowledge, and addresses complex challenges (Hein et al., 2020). Similarly, Madanaguli et al. (2023) show that digital collaboration has increasingly been embedded into B2B business models, supporting innovation, resilience, and ecosystem-level learning.

From a value co-creation perspective, digital technologies help platform firms strengthen connections among participants and facilitate information sharing across the ecosystem. By linking internal and external resources, the platform encourages multi-actor collaboration

and makes resource sharing more efficient, which supports stronger innovation capability (Li et al., 2021). At the same time, in B2B settings, digital collaboration also provides the foundation for value co-creation, as customers, suppliers, and other partners actively contribute knowledge, feedback, and capabilities to the development of solutions. As collaboration unfolds through repeated interactions on digital platforms, value emerges not only from individual firm activities but from the collective integration of resources across the ecosystem (Latinovic & Chatterjee, 2024).

Meanwhile, systematic reviews offer us a more general overview of collaboration development and technological advancements. Next-generation digital platforms are defined by (Rai et al., 2019) as socio-technical systems that transform collaboration through scalability, transparency, and decentralised problem solving through the integration of humans and AI. These collaborative capabilities expand the potential for both value creation and co-creation by supporting data-driven learning and adaptive coordination among actors. However, as Latinovic and Chatterjee (2024) caution, the value outcomes of digital collaboration are contingent on governance quality, as poorly designed rules and control mechanisms may lead to reverse-value effects. This suggests that collaboration does not automatically translate into value, but depends on how interactions are structured and managed within the platform.

The second line of research is the human and organisational dimensions of collaboration. Bezrukova et al. (2023) demonstrate that AI makes collaboration more powerful in group interaction and decision-making. Similarly, Seeber et al. (2020) elaborate further on the importance of teams in the human-AI collaboration and demonstrate that the clarity of roles should define effective digital collaboration, the flexibility of roles, and the complementary human and AI team capabilities. Lastly, Leone et al. (2021) highlight that co-creation within the digital world is iterative, and customer feedback during the process changes the collaborative outcomes. Recent research points out even further to the

technological progress that characterises digital collaboration. According to Marmolejo-Saucedo (2020), Coordination and decision-making in any supply chain are improved through the collaboration of stakeholders with the visualisation, simulation, and optimisation of processes supported by digital twins. When researchers enter the online world, GenAI tools change the collaborative nature of the process as they enable researchers to produce adaptive content and re-conceptualise the working process, thereby making collaboration more inclusive in their conventional human-to-human connections. Furthermore, research on human-AI partnerships highlights that technological innovation is not enough; the effectiveness of a collaborative ecosystem depends on human traits such as trust in automation and the willingness to adopt an AI-driven decision support system (Seeber et al., 2020; Shrestha et al., 2019).

However, these technological advancements not only brought improvements but also introduced some limitations that became weaknesses to some extent. Modern digital tools overcome inefficiencies of traditional interaction, but simultaneously exacerbate others through bias and reliance (Wu & Kane, 2021). Trust is a crucial matter here: a study on AI-driven chatbots in B2B business, related to accommodation, describes how AI facilitates automatic interaction and coordination, but raises concerns about personalisation and the lack of scope for building quality relationships. Together, these studies underline that collaboration outcomes are highly context-dependent and shaped by both human and technical factors.

Research at the intersection of platforms and AI provides a holistic perspective. The study on platform scope and value creation argues that the breadth of platform services directly influences the scale and diversity of joint interactions (Murthy & Madhok, 2021). In contrast, AI integration into platforms has become a transformative enabler of value and collaboration in digital platforms by reshaping how platform actors interact, innovate, and

exchange value by enhancing decision-making, personalisation, and inter-firm collaboration (Huang & Mithas, 2024).

2.2.2 Artificial intelligence as a driver of B2B value co-creation

Artificial intelligence is the ability of machines or computer systems to act like human intelligence by performing tasks such as learning, reasoning, problem-solving, insight, and decision-making (Xu et al., 2021). AI delivers business value by streamlining operations through automation and unlocking advanced insights from large-scale data, thereby enhancing decision-making and results (Collins et al., 2021). Nowadays, data is a core source of competitive advantage for firms (Milkau, 2019), and it is also the core input for any AI-based system, and once processed, it becomes useful for decision-making that brings value (Paschen et al., 2020). Operational efficiency and process optimisation are two of the most talked-about AI contributions. This type of enhancement improves the performance element of value creation, not only in terms of cost-saving but also in strength and responsiveness to evolving conditions. Moreover, AI-enabled predictive analysis with the integration of AI core element, such as; machine learning, amplifies a firm's performance by forecasting future trends, risks, and opportunities that support informed strategic decision-making, while also lessening the risk, optimizing efficiency, and driving innovation across the industry, For example: District of Columbia water and sewer authority reduce water loss by predictive analysis with advanced deep learning neural network model (Gupta & Ravi Kumar, 2024).

Artificial intelligence may also search patents, science, and customer information to assist firms in identifying new opportunities and to rediscover knowledge into new solutions (Jarrahi et al., 2023). It rationalises innovation in B2B, where the collaboration between customers and partners is required. As Paschen et al. (2020) Highlight, the analytics based on AI in sales will enable the suppliers to work together with their customers to create

solutions according to the needs of the customers, which are changing, and tailor their offers according to the emerging needs, and become more active with their customers. In this respect, AI goes one step further to tackle issues more reactively and makes collaboration a co-creation process guided by data-driven insights.

Next, the other aspect, on which both the literature agree, is the possibility of AI in the context of personalisation and customisation in the B2B context. In contrast to more conventional organisational systems, AI can adapt the value propositions, the contracts, and the responses to the needs of a customer, where it generates relational value in the guise of trust and commitment. For example, AI can be implemented in procurement, such as a model that can consider various cases depending on the operational restrictions of a client and provide the suppliers with respective offers (Cui et al., 2022). On the strategic level, AI helps to make decisions and innovate business models. In the field of Strategic planning, risk management, and resource allocation, Artificial intelligence can analyse large amounts of structured and unstructured data and transform it into actionable insights for decision-making (Jafari et al., 2025). AI-driven insights also support balanced strategic decision-making both for customers and suppliers, which is also contributing to the value creation. According to Cui et al. (2022), the suppliers' role has changed from price-based transactional exchange positioning to a trust-based, knowledge-driven position, based on AI insights, execution, and decision-making activities. For example, Alibaba implemented AI-driven automation and smart recommendation systems for buyers and suppliers, shifting the supplier's role from price-based to trustworthy knowledge-driven partners and creating relational value. By treating customers and suppliers systematically, suppliers can also be integral contributors to the value creation throughout the entire vertical chain that drives value-based strategy, and contribute to the added value (Brandenburger & Stuart, 1996).

AI generates new possibilities in capturing value with new business models, including outcome-based contracting, subscription, and data-as-a-service products (Åström et al.,

2022). New Phenomena have emerged in AI-human collaboration, where AI agents contribute to value creation alongside humans and boost productivity by 73% compared to regular human execution, indicating AI agents are becoming integral new actors of the value chain management as a part of digital evaluation (Ju & Aral, 2025). In the B2B relationship, customers can perceive benefits and sacrifices arising from interactions with the solution provider, which are not limited to product-related issues only, but also include quality, collaboration, and interaction issues (Komssi, 2020).

Nevertheless, researchers are paying more attention to the threats and contradictions of AI-driven value creation. Mouzas et al. (2007) state that overuse of algorithms in B2B relations can lead to a lack of confidence and the destruction of relationships. Kemper and Kolkman (2019) also highlight that the burden can be diluted, and inequality can be even greater when the algorithms that the organisation is using to align its actions are not accessible. The risks described above demonstrate that AI is not a value-positive technology but an opportunity that can be handled through regulation and transparency.

The B2B setting is especially sensitive to ethical and governance concerns of AI. The ownership, privacy, and accountability of data issues dominate the discussion surrounding the implementation of AI in platforms and ecosystems. Scholars believe that without an open system of governance, AI may merely consolidate power among platform orchestrators at the expense of other smaller complementors (Nitzberg & Zysman, 2022). Such an imbalance is inversely valued, and the partners will become mutually dependent, but not in a way that leads to closer collaboration; instead, it will reduce their appreciation of it. It indicates that organisations cannot treat AI just like a technology; it has a socio-technical structure shaped by the governance that directly affects value creation (Papagiannidis et al., 2025).

The articles show that AI creates value differently depending on the context, focusing on efficiency in manufacturing, innovation, and customization in the knowledge system, and coordination and new services in a platform-based system (Åström et al., 2022; Yablonsky, 2020) This variety of use highlights why AI research needs to be placed in B2B contexts, not as a unified technology. Among inter-organisation settings, AI combines adaptive learning, prediction abilities, and generation functionalities that radically transform the ways organisations generate, capture, and deliver value. The literature increasingly positions AI as a general-purpose technology (GPT) that influences competitive dynamics, collaboration structures, and innovation trajectories across ecosystems (Jacobides et al., 2021; Mariani et al., 2023).

From the recent literature, it has been clearly shown that there are some further research areas related to AI.

Table 2: Recent studies of AI, Value creation, and B2B context.

Authors & Year and Research focus	Industry context, Type of study, and Key methods	Key findings	Further Research Area
Kot & Leszczynski, 2022 Research Focus Value co-creation and AI	Industry context: B2B service Market Type of study: Conceptual Type of Method: literature review and theoretical synthesis	AI facilitates value co-creation by improving efficiency, personalisation, and knowledge exchange, but also contributes to value destruction through over-automation and loss of human touch.	AI has a double role in value creation and value destruction, the human perspective on AI-activated value, and its influence.
Latinovic & Chatterjee, 2024 Research Focus AI and value components	Industry context: B2B Technology sector Type of study: Empirical Type of Method: Mixed method approach (Survey and Interview)	Identified both functional and emotional components of value by enhancing decision-making and customer experience.	Power imbalance, reverse value effects, and data and information protection issues.

Authors & Year and Research focus	Industry context, Type of study, and Key methods	Key findings	Further Research Area
Chandra and Rahman, 2024 Research Focus Conversational AI in B2B	Industry context: B2B Industrial communication Type of study: Empirical Type of Method: Multiple case study analysis	Conversational AI makes strong relationships with customers and supports value co-creation by acting as a social and informational connector in the B2B market.	AI-agent role in co-creating value, AI as a complement for social influence, managing benefits and sacrifice in the B2B journey.
Przegalinska et al, 2025 Research Focus Collective AI and performance	Industry context: Organisational Management Type of study: Conceptual Simulation-based Type of Method: Conceptual analysis and simulation modelling	Collective AI systems improve team decision-making and organisational performance, but also bring conflicts, biases, and long-term impact on human roles	Ethical and social issues, bias of AI, job impact, and long-term human-AI collaboration

2.3 Platform and digital platform in the B2B context for value creation

Platforms are not only technological systems but institutional systems that are framed by rules of access, rules of governance, and value sharing (Gawer, 2014). Platforms are a socio-technical space that systematises the relationship between the different parties according to the Platform Ecosystem approach and framework (Kretschmer et al., 2022). Among other arguments that will be articulated on this platform, the ecosystem approach is that value is not created during one transaction. However, that value is created during and between transactions and complements between the players (Ennen & Richter, 2010). A platform can self-enhance through network effects, but its effects are insufficient and can be constrained over time by the early adoption barrier and the network structure of complementors and customers (Shi et al., 2021). At this time, platform emergence focuses

on the platform sponsor's scope of what it can do for itself and the decision rights it retains regarding the nature of the problem it is trying to solve (Murthy & Madhok, 2021).

There is a more detailed understanding of the digital platform as a technical component. Still, boundary resources help explain how the digital platform connects the core system with external stakeholders and enables ecosystem innovation (De Reuver et al., 2017). In fact, platform orchestrators are central to deciding the governance structure, the interface designs, and the incentive balance (Chen et al., 2022; Kelkar, 2018; Mukhopadhyay & Bouwman, 2019). Hein et al. (2020) define digital platform ecosystems as social-technical spaces in which collaboration is organised via a bundle of governance, technical affordances, and general network fraternity among actors. Similarly, Madanaguli et al. (2023) demonstrate that digital collaboration has increasingly been embedded into B2B business models that support innovation, resilience, and ecosystem-level learning. With the advancement of artificial intelligence, AI-driven and automated B2B digital platforms offer a new window for improving operational efficiency, decision-making, and collaborative interaction more effectively (Compagnucci et al., 2025).

2.3.1 AI-powered digital platforms and their characteristics

AI-powered digital platforms represent an advanced form of digital platforms that integrate artificial intelligence capabilities into their core infrastructure to support interaction, coordination, and innovation across ecosystems that leverage data analytics, machine learning, and automation to enable prediction, intelligent decision support, and adaptive system behaviour (Yablonsky, 2020). Unlike conventional digital platforms, AI-powered platforms not only facilitate exchanges between actors but also actively process and interpret the data generated through interactions and shape how activities and processes are coordinated within the ecosystem.

AI-powered digital platforms include generative and analytical AI elements to enhance system intelligence and responsiveness, where Generative AI enlarges platform functionality by enabling content generation, automating knowledge-intensive tasks, and adaptive interaction, contributing to more dynamic and personalised platform use (Wessel et al., 2025). In the B2B context, this development advances with a shift from traditional service offerings toward AI-enabled solutions that integrate software, data, and intelligent agents within platform environments (Saunila et al., 2025). This transition reflects a broader change in how digital platforms support industrial activities and ecosystem coordination.

Data centrality is the top distinguishing characteristic and feature of an AI-powered digital platform, where data is not only numeric data, but it is a core resource that is utilised for the platform activity monitoring, activity analysis, and optimising the activity of workflows of the platform. As it processes a large volume of big data, it can provide predictive insights and the capability of continuous learning that helps system-level adaptation and improvement (Yablonsky, 2020). This data-driven structure differentiates AI-powered platforms from earlier traditional digital platforms that relied primarily on static rule-based coordination, whereas nowadays AI-powered digital platforms actively utilise the algorithmic capabilities of artificial intelligence in the platform for value creation.

Second significant characteristic of an AI-powered digital platform is intelligent automation that uses algorithmic rules, application programming interfaces (APIs), and software development kits (SDKs) to automate routine tasks, workflow processes, and maintain a standardised interaction style among actors. This automation intelligence both contributes to the scalability and consistency by reducing coordination time and cost, and at the same time, it complements human involvement, reinforcing human actors' focus on more complex issues (Wessel et al., 2025).

Generativity and governance are the third important characteristics of an AI-powered digital platform that enable the development of new services, applications, and solutions based on shared data generated through platform activities. At the same time, governance is deployed by platform owners following rules, access, quality standards, and performance monitoring to manage participation and interaction within the platform ecosystem (Huang & Mithas, 2024). These governance arrangements shape how actors contribute to and benefit from the platform, influencing the platform's overall functioning and evolution for value creation.

Decision support and predictive capabilities are advanced characteristics of an AI-powered digital platform that is activated by advanced analytics and dashboards for actors' anticipation disruptions, evaluation of alternatives, and coordination among actions based on data-driven insights (Gupta & Ravi Kumar, 2024). These capabilities support informed decision-making across organisational boundaries and enable more proactive management of complex B2B processes.

AI-powered digital platform also supports innovation and customisation by integrating data from multiple actors and enables the identification of opportunities for new product and service development (Dalenogare et al., 2022). Generative AI applications such as document automation, idea generation, and language translation support the innovation process by reducing cognitive and communication barriers among actors (Furtado et al., 2024). These features are particularly relevant in B2B ecosystems, where solutions often require customisation and close coordination between partners.

Finally, customisation of personalisation and adaptive interaction presents a significant magnetic characteristic of an AI-powered digital platform where recommendation systems and intelligent tools enable platforms to adapt content, connections, and system response according to a person's requirements and contextual needs. (Tecuci et al., 2020).

Personalisation enables platforms to move beyond standardised interactions and support more context-sensitive engagement, which can support long-term relationships among ecosystem actors.

With the advancement of AI and its capabilities of autonomy and intelligence, AI-powered digital platforms face some critical challenges related to data ownership, algorithmic bias, and dependency, which bring trust issues and concerns about decision-making transparency and clarity (Lepri et al., 2021; Frater & Mushininga, 2025). AI-powered digital platforms are socio-technical systems whose characteristics shape both opportunities and constraints for ecosystem participants in value creation.

2.3.2 Types of AI-powered digital platforms and AI's role in value creation

According to Yablonsky (2020), there are two broad categories of digital platforms: one is the business platform, and the other is the technology platform.

Table 3: Types of AI-powered digital platforms

No.	Business platform types embedded with AI	How it serves	Technology platform types embedded with AI	How it works
1	Business Model and leadership platform	Facilitates knowledge exchange and leadership innovation	Information system platform	ERP, core systems
2	Talent platform	Value is created directly from the direct interaction of customers	Customer experience platform	Portals, omnichannel apps
3	Delivery platform	Value is created directly from the direct interaction of delivery customers.	Data and analytics platform.	Data management and algorithm-driven decision making.

No.	Business platform types embedded with AI	How it serves	Technology platform types embedded with AI	How it works
4	Promotion platform	Connects brand and consumers through AI-enabled personalised promotion and engagement.	IoT platform	Smart-object monitoring and analytics.
5	-	-	Ecosystem platform	API based marketplace and community integration
6	-	-	Trust platform	Blockchain-based trust and transparency
7	-	-	Integration platform	Connects all of the above for holistic transformation

Recent literature focuses on how AI's rising role is reshaping the digital platform infrastructure for collaborative value co-creation, demonstrating that the integration of AI enables platforms to automate processes, support decision-making, and enhance coordination among platform actors, introducing new socio-technical dynamics (Shrestha et al., 2019). Platforms progress as socio-technical ecosystems in which human capabilities, data-driven tools, and governance mechanisms co-evolve to outline collaborative outcomes (Tiwana et al., 2010). At the same time, scholars highlight that AI-enabled platforms raise concerns related to fairness, comprehensiveness, and power concentration among platform orchestrators, which directly affect how value is created and shared within ecosystems (De Reuver et al., 2017).

AI contributes to the value creation through the generation of numerous types of value. Firstly, AI becomes a facilitator of value creation and driving economic value through predictive intelligence that directly increases efficiency, and optimises the process through automation, for example, understanding demand forecasting and inventory management, and real-time data support (Toorajipour et al., 2021; Uche & Taiwo, 2025). Second type of

value creation enabled by AI is reflected in innovation, AI has extended its contribution to innovation and drives new form of innovation value among platform participants for example intelligence interacts such as Github, copilot's adaptation of natural language which is learning from examples and creates contextual appropriate outcome for the solution, even with more data, it learns with more solidity and refine its response, contribution of generative AI is now bring new value to the platforms (Wessel et al., 2025). The third type of AI-driven value creation occurs through collaboration. A new form of AI-human collaboration value is generated through the intervention of AI agents, increasing productivity, changing the pattern of communication and collaboration, and facilitating teamwork among humans and AI, ultimately delivering higher quality output and value to the platforms (Ju & Aral, 2025). The fourth form of value contribution is derived from value co-creation in digital servitization, through which AI-based service solutions are activated alongside product offerings, such as remote monitoring, predictive maintenance, digital twins, and continuous process optimisation, where data is produced to create value by co-creation (Struwe & Slepnirov, 2023). Lastly, by helping firms to understand customer needs and predict customised customer-centric solutions, industrial AI improves customer experience in the B2B context and reduces customer stress, creating real customer value (Li et al., 2021). Overall, it is about digital value that derives from leveraging digital technologies like AI adoption to improve products, services, and business processes that deliver tangible and intangible benefits. It boosts operational efficiency, speeds up customer experience, and fosters innovative business models that support growth and competitive advantage. Digital values from AI technology adoption are supporting economic value, customer value, innovation value, and collaboration value overall (Jalil et al., 2025).

2.4 Digital platforms as infrastructure for value creation in the B2B context

With advancement, digital platforms take place as a dominant organisational infrastructure through which value is created and co-created in B2B markets, where they function not only as technological tools, but also operate as ecosystem-based infrastructures that structure collaboration, coordinate interactions, and enable resource integration among multiple interdependent actors. Previous studies conceptualise platforms as an institutional arrangement that is followed by governance mechanisms, data flows, and an innovative process that facilitates the collaborative value creation across organisational boundaries (Anderson et al., 2022; Consoli & Patrucco, 2008; Jovanovic et al., 2022). Platform is not a channel of exchange but a fundamental structure that shapes how collaboration emerges, and value creation scales up through interaction. In the industrial B2B contexts, firms deploy digital platforms to generate, distribute, and capture value from interconnected products and services (Jovanovic et al., 2022). The infrastructure of digital platforms allows firms to coordinate activities, share information, and jointly solve problems in real time, which makes platforms an inseparable form of industrial business models where firms rely on digital technologies to manage complex and globally dispersed supply chains (Plekhanov et al., 2023; Veile et al., 2022). This infrastructure makes the collaboration process a continuous and scalable process supporting both efficiency and relational perspective of value co-creation among ecosystem participant that also enhance transparency, access to resources, and collective problem-solving capabilities. Gawer and Cusumano (2014) argue that industrial platforms act as a technical foundation where actors use the platform and its interfaces to develop complementary products and services.

Within a digital platform environment, firms cannot solely drive successful innovation; rather, it depends on the platform's supporting infrastructure and partners' input for value creation across the ecosystem (Adner, 2017). Abendroth et al. (2021) focus on the critical conditions, which are transparency and knowledge integration, that are needed for

effective collaboration and co-creation within the platform ecosystem. All these studies indicate that digital platforms consist of such an infrastructure that transforms dispersed interactions into a coordinated value co-creation process within the B2B ecosystems.

2.4.1 Collaboration mechanisms within the B2B digital platforms

Platform adoption brings the asymmetry issue that firms face when engaging in collaborative value co-creation. Sjödin et al. (2022) explain that it becomes critical for industrial incumbents to shift to platform-based ecosystems due to the legacy of traditional systems and the rigidity of organisational structures. Besides, digital-heavy firms efficiently integrate themselves into platform ecosystems by applying their agility and digital capabilities because they are well aware that organisational capabilities, including digital literacy and ecosystem integration capability, are significantly important to enable firms to participate effectively in platform-based collaboration and co-creation of products or services. Without alignment of the firm's internal capabilities with platform infrastructures, platforms do not automatically generate value. Recent literature focuses on how the platform ecosystems rise with the addition of intelligence and flexibility that AI can bring. According to Rai et al. (2019), Next-generation platforms are human-AI hybrids, in which algorithms complement harmonising and coordination among actors within the platform ecosystem. Wessel et al. (2025) argue that generative AI enhances collaborative capacity through the generated adaptive content and the high quality of input-output interaction to create greater value. AI is not integrated into the system to replace humans or assist them; rather, it is about balancing both automation and augmentation because they compensate each other. Organisational performance delivers best when they combine human judgement with machine efficiency instead of relying too heavily on only one (Raisch & Krakowski, 2021). Thus, a harmonised human-AI collaboration and coordination can be an effective way of interaction for the value co-creation process.

2.4.2 Governance mechanisms within the B2B digital platforms

At the micro level, platform design and governance play a central role in shaping collaborative value outcomes. Research suggests that the scope and coverage of platform services influence the diversity of interactions and the magnitude of value created through collaboration (Panico & Cennamo, 2022; Haile & Altmann, 2013). However, scholars also warn that platforms may introduce adverse effects, including opportunism, dependency, and power asymmetries, particularly when governance mechanisms are weak or unbalanced (Sharma et al., 2022). These findings underline that the value co-created through platforms is not solely determined by technological functionality, but by how governance structures regulate participation, control, and value distribution (Mukhopadhyay & Bouwman, 2019). A growing list of examples of AI-powered capabilities includes partner recommendation systems and automated compliance verification, which are mentioned as tools to enhance platform control (Rassolov & Chubukova, 2022) The tools lead to the improvement of the trust level among the actors, which is an essential part of value creation within ecosystems due to the increase in transparency and a decrease in opportunism and common rule setting (Tiwana et al., 2010).

Meanwhile, the process of introducing AI in the governance of platforms creates new power and dependency dynamics. Much attention is paid to the idea that asymmetrical value capture is a threat when the power to make decisions lies with those who manipulate the algorithms (Burrell & Fourcade, 2021; Newell & Marabelli, 2015). Smaller complementors will be more reliant on infrastructures that are controlled by orchestrators and have limited bargaining power to affect allocation processes or to negotiate equitable terms. We can follow such currents until we reach the identification made by Gawer and Cusumano (2014), who continue to describe that, as long as platforms remain the site of innovations, the concentration of power will turn out to be the site of a dilemma of inclusivity versus regulation (Burrell & Fourcade, 2021; Newell & Marabelli, 2015). On one hand, the Platform

Ecosystem approach thus offers a perspective on both how AI can be used to foster collaboration and how it transforms governance structures through a feedback mechanism and allocates value in new ways among participants (Hein et al., 2020).

On the other hand, AI raises some critical challenges around data control, democracy, intellectual property boundaries between humans and AI; however, for the social benefits, AI governance is meaningful and necessary (Acemoglu, 2021). With the advancement of Gen AI, it also raises concerns as it starts to change how content and services are made, but it also brings serious risks, such as hallucinations, flawed training, validation, sensitive data leakage, opacity, control problems, and harmful misuse (Taeihagh, 2025). Though data and AI governance are progressing, for the local and global companies, AI rules are evolving across the EU, the US, and China, resulting in fragmented governance and inconsistent rules for cross-border data flows and data sharing (Goos & Savona, 2024).

The above discussion represents that digital platforms in the B2B settings are a central infrastructure that stimulates, outline collaborative value co-creation process by organising interactions, guiding participation through governance mechanisms, and integrating technological and human resources. This is the ground for examining how AI-powered digital platforms additionally shape value co-creation dynamics in B2B ecosystems.

2.5 Conceptual framework

Based on all the literature explained above, a conceptual framework has been developed, and through the diagram, the AI-powered digital platforms workflow and integration for value co-creation have been shown.

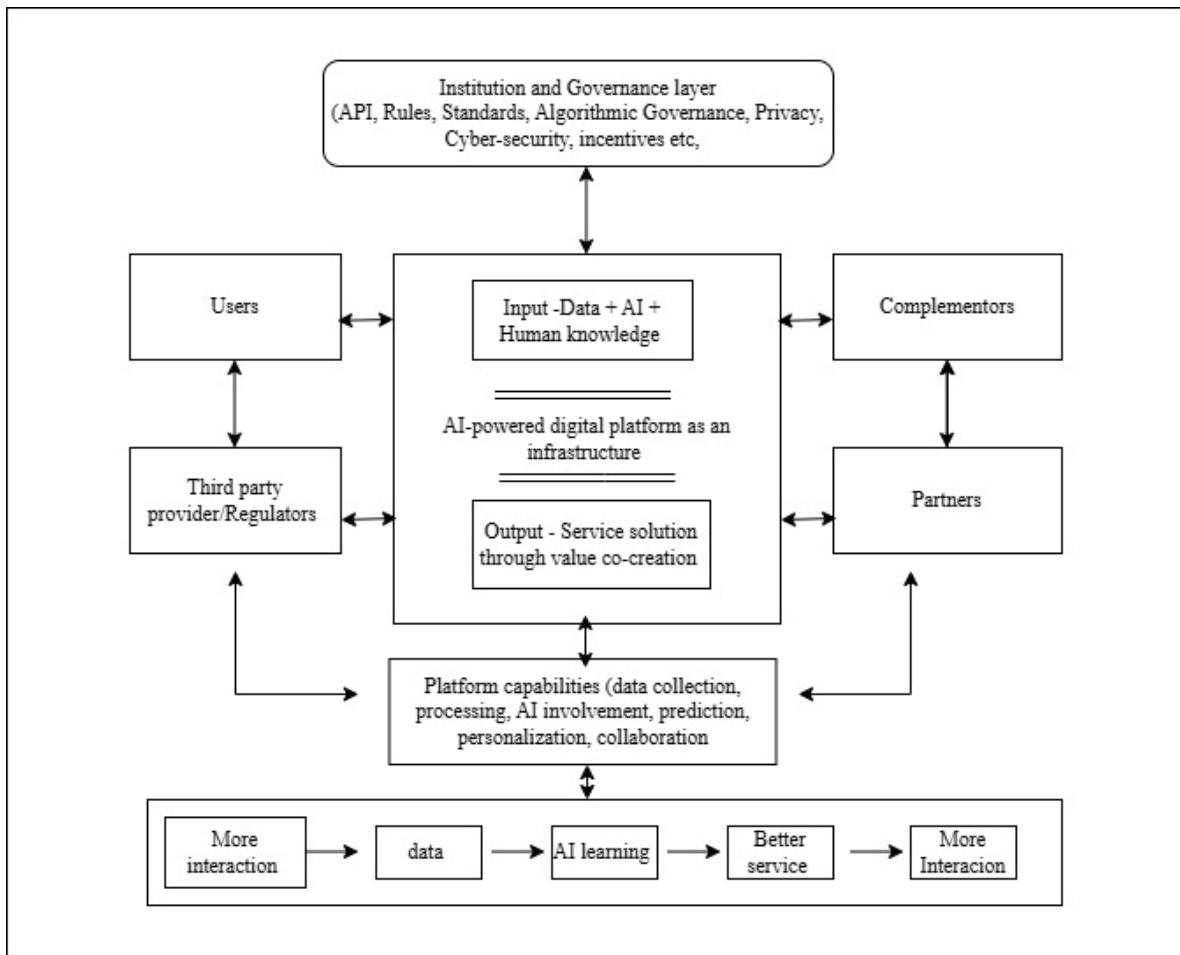


Figure 4: Conceptual framework.

The diagram illustrates an AI-powered digital platform as an infrastructure of the ecosystem. This framework explains how an AI-powered digital platform functions as a digital infrastructure within the ecosystem. At the centre of the model is the platform, which transforms inputs such as data, human intelligence, and artificial intelligence into outputs as service solutions. Users and third-party providers interact with the platform by contributing data, knowledge, and feedback for co-creation. At the same time, complementors and partners support the platform by adding services, tools, or innovations. The platform has core capabilities, including data collection, processing, AI involvement, prediction, personalisation, and collaboration. These capabilities allow the system to improve continuously as a continuous improvement process. More interaction generates

more data, which enhances AI learning, leads to better services, which then encourage further interaction. This seems like a positive feedback loop. Above the system, the institutional and governance layer includes rules, standards, privacy, and cybersecurity that regulate all the activities. A double-direction arrow in the framework represents that all the actors in the platform are exchanging resources and interacting both ways. The framework consists of a governance mechanism that applies the rules of activities of collaboration, coordination, and interaction among actors during the co-creation process. Overall, the framework shows how AI-powered digital platforms create value through co-creation by enabling interaction, collaboration, resource sharing, and proper governance.

3 METHODOLOGY

3.1 Research strategy and method

A structured and well-defined systematic approach of methodology can increase the trustworthiness of the findings, their relevance, and their usefulness for real-life applications (Adeoye, 2024). This chapter adopts a qualitative research approach, aiming to explore how an AI-powered digital platform facilitates value co-creation in the B2B services. Qualitative research focuses more on improving understanding and interpretation. In contrast, quantitative techniques focus on statistical analysis, hypothesis testing, and providing explanations (Eriksson & Kovalainen, 2016). Qualitative research is best suited for this topic because it allows for in-depth exploration of platform dynamics and relationship-building processes through capability-building activities under a theoretical framework, and will deliver in detail the process, analysis, and needful gaps findings for further advancement. Multiple cases have been studied here to capture different phenomena and greater empirical findings. A multiple case study is necessary for the analysis of value co-creation by an AI-powered digital platform in the B2B services because the phenomenon is complex, context-dependent, and involves multiple actors' interaction that varies across organisational settings. A multiple case study enhances generalizability by in-depth analytical generalisation across cases, enabling the design and diverse analysis of other cases from both theoretical and practical perspectives (Stake, 2006; Greenhalgh, 2025). Additionally, it broadens theory-building scope because, through cases, replication, and cross-case pattern analysis, inductively grounded theory emerges from in-depth empirical evidence (Eisenhardt & Graebner, 2007).

The study has focused on gathering insights through rich, descriptive data that captures real-world practices, experiences, and perceptions of managers using digital platforms for

value creation. When questions arise about data collection methods, Saunders et al.'s (2007) research methods for business students have shown and illustrated a research Onion which can give the right pathway to decide the methods of data collection.

From the philosophical perspective, interpretivism is the fit for this research and has been followed with this study. Research philosophy can be changed according to research questions, depending on the perspective and purpose (Saunders et al., 2007). From an ontological perspective, A comprehensive methodological design drives a strong research outline that shapes how the researchers see and understand reality, choose methods, and interpret the findings (Pretorius, 2024). As this research is related to value co-creation by an AI-powered digital platform, here, multiple stakeholders' views on how they use, interpret, and engage with the AI-powered digital platform need to be studied, as value does not exist independently within the technology. The interpretive research helps to understand from the subjective perspective of the actor's experience and try to interpret the phenomena from their reference perspective, rather than only focusing as an observer (Ponelis, 2015). For data collection, the mono method has been followed, where qualitative data sources through semi-structured interviews will be collected. Cross-sectional research choice continued for the study.

The diagram below is the visualisation of the following research onion:

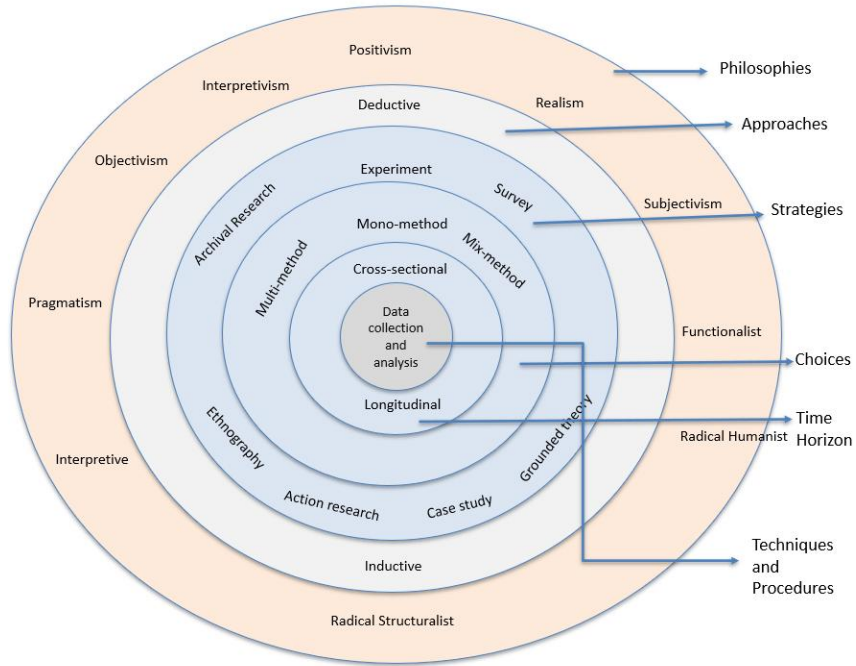


Figure 5: The research onion (Saunders et al., 2007).

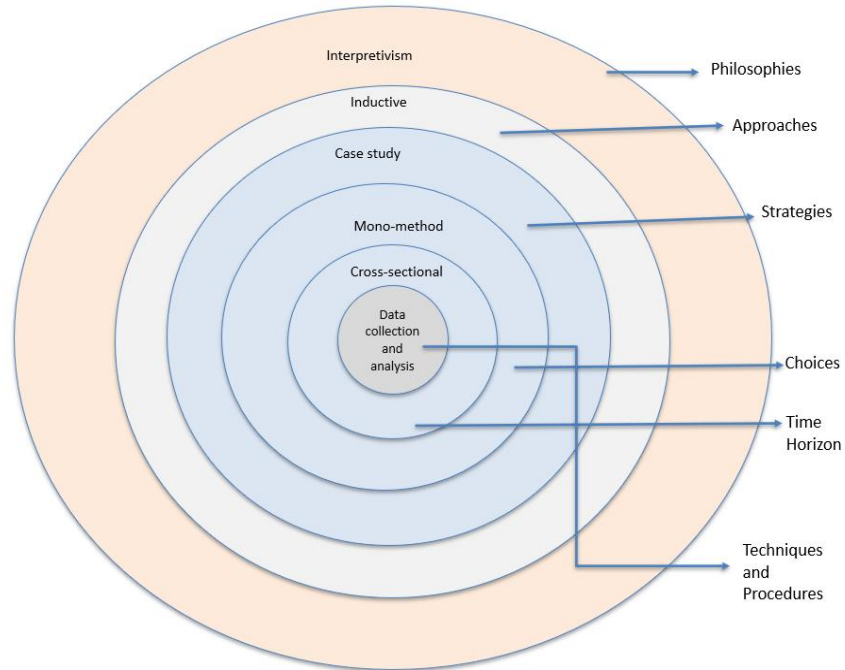


Figure 6: The research onion of this study (Saunders et al., 2007).

This figure 5 shows the Saunders et al.'s (2007) research onion outlining the full range of research design and figure 6 illustrates the specific research onion for this study and clarifies its' key methodological choices from philosophy to data collection, through which it clearly declares that this research adopts an interpretivist philosophy and an inductive research approach, following a case study strategy and a mono-method for data collection. Overall, this figure outlines the research design of the study.

Here are the steps from the research questions to the final result procedure of the research;

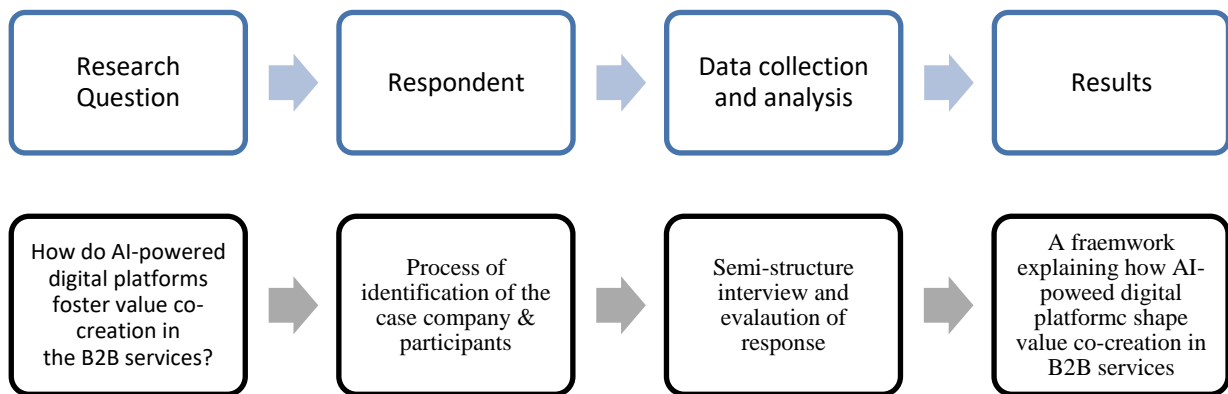


Figure 7: Induction approach adapted to the study (Saunders et al., 2019).

This figure illustrates the inductive research process of this study that moves sequentially from the research question to the final results. It shows how case companies and participants were selected, followed by semi-structured data collection and analysis, and finally, a framework of the value co-creation process of an AI-powered digital platform was derived from the analysis.

3.2 Case and interviewees selection

A purposeful sampling (Patton, 2015) technique was used during the case company selection, which was aligned with the research design, its purpose, research questions, and fulfilled all the relevant conditions to be a sample case. A criterion-based purposive sampling strategy was followed, where cases were selected based on predefined conditions aligned with the research objectives. First, there has to be AI embedded in their digital platform. Second, the company has operated in the B2B services with an AI-powered digital platform. Third, there are value co-creation activities happening among actors for value generation through co-creation or value in use. The selected case companies, X, Y, and Z, all met these contextual criteria for the selection and were appropriate for investigating the research questions.

Platform X is one of the companies among three cases for the empirical setting for this study, that is a Finland-based Software as-a-Service (SaaS) platform that creates a bridge with B2B firms for their strategy build-up activities and insight sharing by their digital strategy execution platform. The company was established in 2019, and its head office is located in Turku, Finland. Additionally, Platform Y is a Bangladesh-based software development and IT services company, launched in 2016. They launched an AI-powered digital platform in 2025 for the B2B firms. Platform Z, a Finland-based Cloud-based SaaS platform for manufacturers and suppliers, was established in 2012; All the companies are using AI elements for their B2B digital platform to generate value.

Platform X strategy builds up platforms to help firms co-create strategy collaboratively using a digital matrix that connects with their long-term goals, KPIs, and projects in one shared workplace, where both teams across the organisation can contribute and align the input. AI is helping here for better input management in the platform. Even though there is an AI coach that helps managers to define clear objectives and give guidance on realistic KPIs,

accelerate planning, and ongoing execution with real-time tracking. Consequently, it is visible that data-driven insights, and users can make decisions or optimise decisions based on tracking. Here on the platform X, actors are co-creating value, where AI is also contributing. This is a suitable case for examining empirical evidence for value co-creation from a service-dominant logic perspective.

Table 4: Case company 1, platform X.

Criteria	Details
Product offering	Cloud-based SaaS platform for B2B firms' strategy building
Business	SaaS (Software as a service) for strategic build-up and execution by co-creation with the clients
Operations	Head office in Turku, serving the global Market
Actors	User (firms), Complementors, System administrator, External system actors, third-party partners
Markets	Global Market

Platform Y is another case that is an AI-powered digital platform that enables co-creation through RAG by working directly with the firms. Here, on one hand, firms share their resources, such as their B2B CRM data, call data, goals, and issues. On the other hand, the platform is configured and improved with continuous human feedback. AI converts calls into transcripts and insights such as sentiment, topics, trends, and firms, and validates results so that dashboards and workflows are fit for daily CRM operations. An AI assistant, as an agentic AI, is involved in dealing with customers by retrieving answers from the RAG model. Human AI interaction continues here through review, correction, and escalation loops that keep the system accurate and useful. This is another suitable case for investigative empirical evidence for value co-creation from a service-dominant logic perspective.

Table 5: Case company 2, platform Y.

Criteria	Details
Product offering	AI-based SaaS digital platform
Business	Software development and IT services
Operations	Head office in Dhaka, Bangladesh
Actors	B2B User, Developers, System expert, System administrator, third-party partners
Markets	Bangladesh, Nepal, Malaysia

Platform Z is another case, a Finland-based Software as-a-Service (SaaS) platform that creates a bridge between manufacturers and their suppliers by digitalising their activities and insight sharing. Established in 2012, its head office is located in Seinäjoki, Finland. This firm activates and streamlines its procurement and communication process, with a real-time analytics dashboard shared through AI intervention and automation in workflows and activities, compared to the traditional working system. Digital Platform Z is a relevant and insightful case for examining how digital platforms enable the creation of value and how AI is fostering value co-creation through this digital platform.

Table 6:Case Company 3, Platform Z.

Criteria	Details
Product offering	Cloud-based SaaS platform for manufacturers and suppliers' coordination and collaboration
Business	Digital supplier collaboration, procurement, and supply chain management
Operations	Head office in Seinäjoki, serving the global manufacturing ecosystem
Actors	Manufacturers and Suppliers need real-time collaboration, information sharing, and process transparency.
Markets	70 manufacturing companies across the world are already connected through this digital platform

Platform Z focuses on the central to modern collaboration, prioritising sustainability, supplier experience, and digital transformation. Their focus is also to make supply chain

management more transparent and sustainable by integrating ESG practices and reducing inefficiency through AI-based real-time data analytics sharing. They brought innovation through their platform, such as ERP integrations and a master data module, alongside corporate milestones by achieving ISO 27001 certification. They have already positioned themselves as both a technology provider and a leader in the digital supplier collaboration industry. They are currently conducting a pilot implementation of AI-integrated activities within their platform.

To protect the confidentiality of the companies, the names of the companies are used anonymously. Digital platforms X, Y, and Z are three relevant and insightful cases for examining how digital platforms enable the co-creation of value and how AI is shaping value creation through these digital platforms. The study focused on managers, developers, and senior professionals from Platform X, Y, and Platform Z who are actively involved in platform-based solutions and strategic collaboration, and also customers of the platforms who are actively collaborating and sharing resources for value co-creation. A purposive sampling technique has been used to identify respondents with direct experience in using the platform for value co-creation because purposive sampling helps researchers select knowledgeable participants to gain rich, in-depth insights efficiently (Palinkas et al., 2015).

3.3 Data collection

Primary data has been collected through semi-structured interviews, allowing participants the flexibility to share their experiences while also ensuring that core themes are addressed. Interviews offer a direct method to examine personal perspectives, feelings, their understanding, and also participants' expertise and viewpoint (Chand, 2025). Participants of the interview were the actors who were connected with the A-powered digital platform directly for developing, implementing and using the platform for resource sharing,

integration, coordination, and collaboration of the activities, such as platform providers, data analysts, developers, managers, and customers. The interview guide covered topics such as platform features that support value creation, value in use, co-creation, and relationship-building mechanisms. Additional data has been gathered through company websites, and digital artefacts (e.g., communication features, AI acts) to complement and contextualise the interview findings. In qualitative research, through interviews, first-order data were collected and converted into second-order theoretical themes. Finally, a structural model has portrayed, where data and theory are interconnected and bridge the revised framework (Gioia et al., 2013).

Interview has been covered through diverse background participants and stakeholders, including:

- Engineers and developers who are involved with the AI-powered digital platform
- Representatives of the company, the founder, and the co-founder
- A data analyst/developer who is involved in real-time predictive analytics
- Firms as a user

Interview participants were selected to capture multi-stakeholder perspectives, which are crucial to understanding how value creation is determined and embedded in this platform, and how AI contributes to fostering it. These interviews aimed to provide insightful qualitative information about the digital platform, Digital platform activities in the B2B service markets, and how the AI element is integrated in the system, and how it is utilised and how it is contributing to generating value.

The structure of the interview is designed to bring necessary insights from different angles, which are relevant to our research problem. The table below shows the stakeholders and the focus area of the interview.

Table 7: Interview and focus areas.

Stakeholders	Focus areas for interviews	Details of interview areas
Developers	<ul style="list-style-type: none"> • System integration process for the digital platform • AI integration & Capability building • System features & accuracy of the system • Maintenance and upgradation of the platform 	<ul style="list-style-type: none"> • Alignment between AI system capabilities and business value outcomes • Efficiency gains from AI automation of the real-time data dashboard and intelligent analytics • Continuous learning and a feedback loop for platform improvement
Representatives of the company, the founder, and the co-founder	<ul style="list-style-type: none"> • Strategic goals • Trust-building • Value creation and value co-creation • Future focus 	<ul style="list-style-type: none"> • How AI-driven insights enhance strategic decision-making • Mechanism of value co-creation through digital intelligence and added value estimation • Competitive advantage and differentiation gained via intelligence integration • Trust and transparency in the algorithmic decision process. • Long-term vision for executing AI capabilities for value stream management.
Data analyst	<ul style="list-style-type: none"> • Predictive analytics • Decision making • Real-time dashboard • AI accuracy • Capability building 	<ul style="list-style-type: none"> • Data interpretability of AI-generated insights and value outcome • Link between data analytics and organisational value generation • Ethical use of data and reliability of predictive models • Visual representation and communication of AI-driven value to stakeholders. • Cross-functional collaboration for value realization
Firms	<ul style="list-style-type: none"> • Platform usability and adaptability • Efficiency experience • Collaboration experience • difficulties 	<ul style="list-style-type: none"> • Operational efficiency that is derived from an AI real-time dashboard • Reduction of downtime and waste resources through intelligent automation • Value co-creation activities

Stakeholders	Focus areas for interviews	Details of interview areas
	<ul style="list-style-type: none"> • Future expectations about capability building • Relationship • Trust mechanism • Co-creation scope • Collaboration scope 	<ul style="list-style-type: none"> • Measurable metrics for calculating business value, digital value, and customer value • Impact of co-creation scope • Long-term relational value generation

All interviews were conducted online, through the Microsoft Teams platform, and scheduled according to the case company personnel's available time. Considering data saturation and finding the main meta-theme, ten interviews were conducted, the main meta-themes began to emerge within the sixth interview (Guest et al., 2006).

Table 8: Interview length.

Interview	Interview code	Interview length (min)	Transcription length (Pages)
1	P1	41	17
2	P2	25	15
3	P3	23	12
4	D1	51	27
5	D2	27	14
6	C1	18	11
7	C2	20	11
8	C3	29	15
9	M1	24	14
10	M2	11	7

Semistructured interviews were conducted to explore the perspective of the value co-creation mechanism by an AI-powered digital platform. The interview questionnaire is incorporated in this thesis in the appendix section. Participants included platform owners, customers, data analysts, developers, and managers. Each interview lasted between 11 and 51 minutes. All interviews were audio-recorded with participants' consent and later transcribed verbatim. The transcription document of the interviews was within the range of 7 to 27 pages. The interview questionnaire was shared with the participants before the

interview for better interview alignment. During the interview with C1, it was noticed that the researcher's past understanding of literature influenced the way follow-up questions were asked, as this company was still under the pilot project of AI-powered digital platforms, the immediate approach was consciously adjusted to allow the participant to lead the discussion freely. Besides, during the interview with participant M2, the participant was giving answers by "yes" or "no", without explaining the scenario. Through follow-up questions, attempts were made to motivate and adjust the approach, but the interview remained approximately 11 minutes. It is possible that a language barrier influenced the depth of the responses.

Secondary data was also studied to understand the phenomenon of companies' activities in practice and the policy framework of regions. To understand the company's documented activities, the platform's websites were studied to get a comprehensive understanding of its core activities and digital platform initiatives that enabled a clearer interpretation of how the organisation presents its services, technological advancement, and their implementation in practice. In parallel, key European regulatory frameworks, such as the AI Act, were analysed for a better understanding of the evolving policy framework of governing digital technologies and data use within the European Union. The sources were used as secondary data to complement the primary interview data and to compare participants' views with organisational and regulatory frameworks. Through these sources, consistencies, discrepancies and gaps in the data were analysed. For example, interviews with platform X participants suggested that their potential was constrained by the AI Act and related data-usage regulations (*Regulation (EU) 2024/1689*, 2024). This enabled a better understanding of the constraints that can reduce the potential of an AI-powered digital platform.

3.4 Data analysis

In qualitative research, the data analysis role is to guide the process of developing and building a theory (Groda et al., 2021). Sequentially, qualitative analysis identifies new concepts and theories by capturing informants' perspectives and systematically delivers this data to inform the assembly of a data structure. Within this whole procedure, first-order data gets a foundation of concept by recognising common terms, phrases, words, and terminology delivered by the interviewee. In the next step, observing the first-order data foundation concept, second-order themes can be generated from the research point of view based on theory and interpretation (Gioia et al., 2013). Within the whole procedure, these data structures helped to clearly demonstrate how raw interview evidence moved to emerging concepts and theories by showing more transparency (Gioia et al., 2013). With the consent of interview participants, interviews were recorded, and the Microsoft team transcribed the interviews as a data transcription instrument. From the transcription, the interview data were systematically analysed using an open coding approach. Each transcript was carefully reviewed with statements, phrases, and the meaning of the expression of the sentence, and initial codes were created by the interviewers' own languages, which is the basis of the first-order concept. Second, first-order concepts were compared, and groups were created based on the similarities, pattern recognition across the datasets and delivered second-order themes from the analytical theoretical perspectives. Finally, all these themes were extracted into aggregate dimensions.

A data structure figure was developed to depict the hierarchical derivation from first-order concepts to second-order themes and finally aggregate dimensions. The resulting aggregate dimensions are AI-enabled socio-technical reconfiguration, AI-enabled human-AI value co-creation within the platform, AI-enabled A2A interaction mechanism for value co-creation, AI-enabled business value creation, AI as a dedicated support actor in the platform for value co-creation, and Constraints and risks of AI-enabled value co-creation.

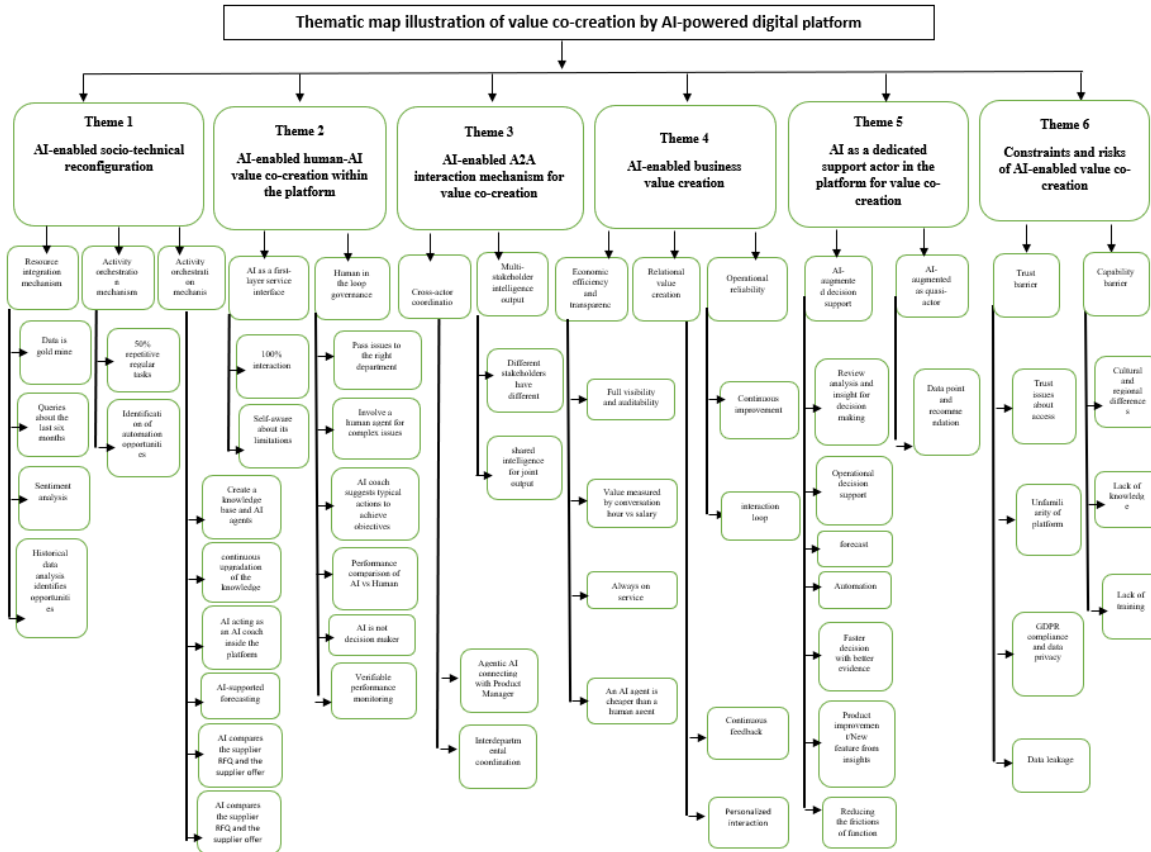


Figure 8: Data structure.

These six aggregate dimensions elaborately explain the research questions of how the value co-creation process is shaped by an AI-powered digital platform in the B2B services by explaining AI's role in the digital platform ecosystem from socio-technical perspectives, how AI is contributing to actor interaction, collaboration, resource integration, and how customers are realising AI-powered digital platform value in the value co-creation process. These dimensions also explain AI participation modality as an advanced technology in the infrastructure and how much its authority extends to activities of collaboration and governance mechanisms. Additionally, it explains barriers that can destroy the potential of adoption and utilisation of AI-powered digital platforms among actors. Besides, it brings

issues like a policy framework that varies across regions, but is a strongly influential factor for shaping the value co-creation process by an AI-powered digital platform.

Together, these dimensions explain how AI is embedded within the technological infrastructure and relational process of the platform ecosystem. AI functions both as an orchestrator of the platform activities and as a quasi-actor within the AI-powered digital platform.

3.5 Quality assurance

If the research design accurately measures what it is supposed to measure, it is considered a valid research design (Saunders et al., 2023). The trustworthiness of qualitative research depends on credibility, transferability, dependability, and confirmability. These strategies ensure the reliability of the study and its practical implications, and further research (Anderson et al., 2014; Ahmed, 2024). To ensure the trustworthiness of this qualitative, interpretative research on Platform X, Platform Y, and Platform Z, the criteria of credibility, transferability, dependability, and confirmability outlined by Lincoln and Guba (1985) were applied.

Credibility is ensured through a number of steps. First, the triangulation validity process (Denzin, 1970), especially the type of method triangulation (Carter et al., 2014), facilitated by interviewing different stakeholders of the platform's ecosystem, such as the platform provider, developer, data scientist, manager, and customer. The triangulation process emphasises multiple sources of data beyond relying on a single source of data, which reduces bias. For example, if the same phenomenon of observations and data come from different sources, showing convergence, it ensures reliability and credibility (Denzin, 1970; Creswell & Miller, 2000; Valencia, 2022). Second, credibility was also ensured through an

iterative process during the interview period by continuous engagement with the interview data, verification of interpretation to confirm an accurate understanding, follow-up questions, and checking back by the participants so that interpretations represent the participants' accurate expression and experience (Creswell & Miller, 2000). Third, to reach a persuasive narrative, for establishing good themes and understanding the saturation point, data was iteratively reviewed so that the topic and sense of construct, category, explanation, and interpretation of the participants align properly (Creswell & Miller, 2000). This back-and-forth representation ensured the hermeneutic circle, which is one strong principle of interpretative research, increasing credibility (Klein & Myers, 1999). Fourth, credibility was also ensured by avoiding surface-level conclusions and generalising the interpretation; rather, contextualisation of the findings was emphasised so that the meaning does not deviate (Klein & Myers, 1999).

Transferability was ensured through a few steps. First, contextual thick description (Lincoln & Guba, 1985) ensured the settings of transferability. Research context defined by describing the setting of B2B services and AI-powered digital platform ecosystem perspective that are operating in the Finnish and Bangladesh markets. This contextual setting includes the developed and developing countries' context, practice, and industry policy background. Second, transferability was ensured through the contextual setting by explaining participants' profiles, such as platform providers, developers, data analysts, managers, and customers who ensured data was collected from multiple sources and consciously excluded employees like financial employees, accountants. This contextualised purposeful sampling helps prevent unwarranted generalisation (Campbell et al., 2020). Third, sampling of data collection followed a purposeful logic of multiple sources, reducing bias, but considered the participants who are actively involved in the platform ecosystem from both technical and business roles, and can provide insights about the AI-powered digital platform adoption, implementation, and uses. The timeframe of data collection was

February and early March of 2026. All these settings enable readers to access the potential applicability of the findings to other contexts, which ensured transferability as a whole.

An audit trail process was maintained for dependability, from collecting raw data through interviews using a semi-structured questionnaire, recording team meetings, and converting the recording to a transcription. This documentation acted as field notes. From raw data, data has been summarised based on relevant key phrases, words, and expressions, which facilitated reducing the raw data and acted as open code that enabled first-order coding. Then, from first-order coding, data were reconstructed based on category grouping, themes, and connected to the literature. Moreover, finally, the second-order coding synthesised the themes into the aggregate dimension. All the process notes were taken, and the context was clarified by declaring delimitation statements from the initial stage. Interview questionnaire development, interview schedule, and observation format were maintained to maintain a proper audit trail throughout the study. Both physical and intellectual audit trail (Carcary, 2020) were maintained by indentifying research gaps to properly incorporate literature review, research framework definition, sample selection, evidence collection, evidence management, and analysis as a part of the physical audit trail and by incorporating clarification of philosophical stance, data analysis rationale, and evidence interpretation as a part of the intellectual audit trail. For data analysis, a proper structural Gioia method was maintained as an analysis trail through which a sequential analytical structure, including first-order code, second-order code, and aggregate dimension, was followed to derive a data structure (Gioia et al., 2013). Dependability had been confirmed through maintaining the details of the methodological procedure about the first code data, second code theme, and transferring it to the theoretical framework that was maintained by a logical, traceable analytical process (Nowell et al., 2017). Reading the Participants' interview transcription initiated the identification of first-order concepts. The responses and first-order concepts were aligned with the interview themes as well as themes identified from the literature review linking with Service-Dominant logic and

platform ecosystem approach literature, allowing the confirmation of existing patterns and the emergence of new one. Subsequently, second-order themes were developed based on these first-order concepts. To identify both existing and new concepts' emergence, the conceptual framework was analysed, and finally, aggregate dimensions were developed from second-order themes.

Confirmability involves ensuring that interpretations and conclusions are firmly data-driven and supported by transparent documentation of the research process that is evident in this research through rigorous analysis of data, findings, and their interpretation (Nowell et al., 2017). The study reinforced confirmability through the audit trail process and systematic inclusion of the participant's quote to support the thematic findings and conceptual conclusions. Additionally, reflexive notes were provided to control bias through interpretation as a part of the analysis trail that ensured trustworthiness, confirmability and also dependability of the research.

4 FINDINGS

The chapter presents the empirical findings, from which the study's research question, **“How do AI-powered digital platforms shape value co-creation in the B2B services?”** has been investigated, and also tried to figure out how AI contributes to generating value in digital platforms and how customers can gain value through value co-creation.

The findings are structured as a narrative that explains the process, mechanism, outcomes, and barriers of value co-creation that were derived from the interview data. The interviews illustrate that value co-creation is not a linear process, but it is a dynamic process and interconnected mechanism that is shaped by an AI-embedded system and multiple actors of the platform ecosystems. AI is a technology strongly embedded in the system that reconfigures the traditional way of service delivery.

First, AI facilitates socio-technical reconfiguration, where firms' processes, roles, and interactions are reshaped through automation and intelligent systems, and firms can operate more efficiently with a new form of collaboration. Second, AI enhances human-AI value co-creation by supporting decision making, personalisation, and service optimisation within the platform. Third, the actor-to-actor interaction mechanism is mediated by an AI system and enables flawless exchange of resources and information. Fourth, all these above-mentioned processes drive value realisation among actors and activate business impact. Fifth, some barriers can reduce the potential of AI-powered digital platforms' contribution to the value co-creation process. Sixth, AI-embedded systems' role in the value co-creation process. Overall, these activities, mechanisms, and processes illustrate the answer to the main research questions.

This chapter presents the empirical findings derived from a qualitative analysis conducted using the Gioia methodology. This structured progression illustrates how AI-powered digital platforms facilitate value co-creation by integrating dispersed resources, orchestrating independent activities, mediating actor-to-actor interactions, and redefining human-AI relationships within the B2B ecosystems.

4.1 AI-enabled socio-technical reconfiguration

This aggregate dimension places AI as an integrative mechanism through which firms mobilise detached and mixed resources for value co-creation. The empirical facts advocate that conversational suggestions, operational activity, and embedded organisational knowledge establish latent resources whose value contribution loses potential when fragmented across functions and systems. Across the data, AI acts as an enabling resource integrator by translating unstructured conversational data into interpretable inputs, developing patterns associated with automation opportunities, and codifying operational knowledge into reusable pieces (e.g., knowledge bases, agentic capabilities). The mechanism supports recombination of data, expertise, and process into a more coordinated configuration of resource sharing, shaping scalability, consistency, and responsiveness of co-creation for service delivery. Rather than solely improving efficiency, AI restructures the socio-technical outline of the platform by translating unstructured data into structured knowledge, organising workflows, and institutionalising shared knowledge.

Following this way, value co-creation rises not only through task efficiency but also through the organisation's increased capacity to learn from interactional data and iteratively refine customer-facing operations. This aggregate dimension supports the second-order themes detailed next. There are three interrelated second-order themes under this aggregate dimension.

4.1.1 Resource integration mechanism

Data input services play a role as a fundamental mechanism for configuring an AI system. Through this process, stakeholders transform raw information into standardised resource assets. This transformation activates scalable learning, synchronised decision making, and value co-creation within a data-driven platform ecosystem. During interviews, participants constantly describe AI as revealing the hidden value embedded in unstructured data. Data converts into a core strategic resource when it is algorithmically managed and brings sense to data.

“Every call centre or every business has this gold mine of data, which is our call centre conversations. Those are recorded and basically sitting idle most of the time” (P1).

Another participant explained how the conversion of data can become meaningful to the business and operations, which is evidence of data as a resource.

“We first convert voice data into textual data, then we transform the raw transcription into something meaningful for the business.” (P2).

Every stored conversation brings value through sentiment analysis that scales up continuous learning of the AI system and delivers more value by using the platform.

“... for every conversation, it does sentiment analysis, some kind of recordings, somebody overall like different kinds of tags, clusters” (D1).

Historical data functions as a central repository through which analytics can bring insights to figure out the problems and bring solutions. One participant explained the data hub as a source to identify opportunities that can be useful for business.

“Kothon has all this data, a product manager could ask an agent a question like – how many problems are in this vertical? Is there any problem related to feature X over the last six months? And the agent would iteratively query the database to surface relevant issues” (D1).

One user explained how they figure out their B2B and B2C customers’ pain points through this resource integration mechanism.

“They have built this platform where we can actually see and analyse the customers’ interactions with our support members. We can actually check the mood of the customers and also the customer support agent, based on the interaction or transcripts. We can actually identify the emotional impacts and the customer pain point” (C2).

Through standardisation and transformation, AI converts fragmented data into shared, mobilisable resources accessible across the platform. Overall, the findings show that AI functions here not only as a processing tool but also as a resource integrator within the platform ecosystem.

4.1.2 Activity orchestration mechanism

AI not only accumulates and organises the data, but its role is far beyond that. AI enables the orchestration of analytical, repetitive, and coordination-intensive activities that are typically difficult to manage by human capacity. Rather than simply supporting decision-making, AI actively synchronises the workflows, recognises patterns across interactions, and reallocates tasks between machines and humans.

One participant explained how AI analyses a large volume of historical communication.

“We have analysed, like, suppose three months of your conversation, we categorise those conversations into different groups, subtopics, and see what kind of interactions your customer is having” (D1).

This illustrates AI’s capability to convert wide unstructured data into structured, thematic, meaningful insights. By systematically categorising conversations, AI diminishes extra repetitive overload and enables organisations to detect repeated issues within the process that transforms communications into actionable insights, supporting a more harmonised firm-level response.

Participants explained AI actions to identify and automate repetitive tasks and deliver efficiency in the workflows.

“Customers are having issues with your call-centre, so once we can figure out that, we can say may be 60% of the calls are from these topics, and from these 60%, may be 50% of them are like regular boring repetitive tasks that can be automated.” (D1).

“After the call happens, Kothon analyses the call, does the whole sentiment analysis, does everything, and gives us a consolidated data of everything that happened, so now I am receiving emails, just getting data minutes instead of having to go through all calls and audio logs and talk to people, the automation has helped us massively”(C3).

With the role of analysing the data, AI moves beyond analysis to orchestration by reallocating standardised tasks to an automated system among AI agents and human agents. This not only increases efficiency but also allows human actors to focus on the higher-value complex activities. In this sense, AI reshapes and orchestrates task distribution

and optimises resource utilisation across the organisation and also within the platform ecosystem.

Another user recognised how AI supports their day-to-day operational activities by serving them with the alignment of customer interaction that ultimately improves the service quality.

“We can actually identify emotional impacts and customer pain points, and also there is a feature where they are sending a summary e-mail to us each day of the overall service quality, customer pain point, and also with some suggestions to us.”
(C2).

Another participant pointed out that the supplier manufacturers' continuous discussion about the quality or delivery problem identification is connected with proactive issue detection of the process by AI.

“Platform Z and this AI tool inside the portal can somehow analyse the supplier capabilities, or if there are some changes in the lead times or things like that, so these AI tools help us with the decision making in this field” (C1).

AI recognises patterns that signal operational challenges and activates earlier intervention, reducing delays and improving supply chain responsiveness. Instead of solely relying on human detection, AI alignment automates the pattern recognition to identify issues that might be unobserved.

Another participant thoroughly clarified by their explanation that AI is supporting and orchestrating the support for customers to share their resources.

“If they have some kind of information, they can go to our AI page, they can ask their questions, it gives them the support, we don’t have to go through a lot of customers regarding the feature information, they can just go and get the information easily”

(D2)

AI redistributes informational support from employees to an intelligent interface that reduces repetitive customer queries while simultaneously ensuring customers' access to resources independently for better input into the value co-creation process. The orchestration happens through knowledge retrieval and automated direction, which streamlines communication flows and enhances the scalability of the activities.

Overall, these data indicate that AI enables value creation that extends beyond automation, where AI functions as an orchestrator that combines data interpretation, task allocation, issue detection, and stakeholder interaction. By systematically managing repetitive, analytical, and coordination-intensive activities, AI balances organisational responsiveness, efficiency, and scalability by reshaping the value co-creation process itself.

4.1.3 Knowledge institutionalisation mechanism

AI-driven digital platforms institutionalise organisational knowledge by capturing all the data that it collects from user input feedback loops, user prompts, and usage analytics into knowledge bases, learning models, and AI agents. This institutionalisation represents a continuous process of improvement that seems to be a systematic learning mechanism, where the knowledge base functions as a strategic resource for value co-creation.

It is evident from the case company's respondents' explanation that this AI-powered digital platform not only captures and codifies individual knowledge but also facilitates a

continuous refinement process through shared resource use and feedback that is reinforcing collective learning and enhancing value co-creation.

“So, once we can figure out all the use cases that humans are handling currently, we can create a knowledge base, and from the knowledge, we can create AI agents that can deploy, and after that, we will analyse human conversations and evaluate agent performance. So, once we are deploying an AI agent that is interacting with customers in real-time, you can perform a performance comparison between human agents and AI agents, that way this agent AI can be verifiable about the performance, and the knowledge base becomes robust and rigorous”(D1).

“I would say a symbiotic relationship between the two products where they one enhances the other, especially, in the maturity stage, they take a lot of feedback from us even suggesting things like recently platform recently go the ability to do outbound calls where they call the users and collect and share information on their behalf and it is trained via the audio that they are collecting. It is all interconnected in a symbiotic manner” (C3).

The platform provider participant outlined the AI coach role as a supporter that guides firm-level users in articulating clearer objectives, constructing their thinking, and identifying actionable pathways to achieve strategic goals.

“We have two types of AI, one is called AI coach, which is a functionality in the software that customers basically ask and advise for a thing that customers have made there by themselves, for example, quite often, setting high-quality objectives is problematic for customers because they remain quite blurred, and the objective is not really measurable. So, the customer can trigger the AI coach in the system to further develop the objective statement and the target setting regarding the

objective. The AI coach is also providing some ideas on how to, what to do in order to reach that objective” (P3).

Overall, these findings reveal that AI-powered digital platforms do not just automate existing processes but also restructure socio-technical configurations and redistribute activities across human and non-human agencies. across the platform ecosystem. The data suggest that value co-creation in the B2B platform ecosystem is scaled up by AI-enabled reconfiguration of interaction, coordination, and governance mechanisms.

4.2 AI-enabled human-AI value co-creation within the platform

It shows from the case analysis that AI does not function as a replacement for human actors; it operates as a harmonising entity that restructures task allocation and redefines role arrangement within the platform ecosystem. There are three second-order themes under this aggregate dimension.

4.2.1 AI as a first-layer service interface

The empirical findings indicate that AI agents primarily function as the first point of contact in service interaction with the customer for managing routine queries and escalating more complex issues to human agents whenever necessary. One interviewer was explaining how AI agents improve responses and facilitate personalised customer interactions through data-driven decision-making.

“An AI agent just sits like IVR, the first level of response, if agents can solve it, then it's a happy path” (D1).

However, when complexity arises, human intervention is needed; an AI agent can understand what to escalate.

“Before the AI agent reaches the human agent, it can tell the customer that you can start your router and let me know if it helps. If it helps, you can cut the call; otherwise, it can escalate to the human agent.” (P1).

Participant D1 brought the human empathy requirement of the customer during the conversation, which reflects the higher requirement of human intervention for complex queries.

“... it gives your human agents the headspace to attend the call that actually requires human empathy and human attention” (D1).

One customer explained that the use of automation and an AI agent can significantly reduce the time actors spend on repetitive and manual tasks. By streamlining operational processes, these technologies create greater progressive and spatial flexibility through which individuals are enabled to redirect their efforts towards higher-value, creative, and collaborative value co-creation activities.

“People can use their time for more value-adding and strategic work; the biggest benefit is not direct cost saving, but how smart people use their time” (C1).

Another participant also explained the role of AI in enhancing service delivery efficiency and effectiveness.

“At the moment, we are mainly using AI to answer customer support tickets.” (M2).

Customers of other platforms have reported similar effectiveness of AI in improving their service quality.

“We can actually check the model of the customer and also the customer support agent, and based on these interactions or transcripts. We can actually identify the emotional impacts and the customer pain-points, and also, there is a feature of AI, which sends a summary email to us each day of the overly.” (C2).

The findings indicate that AI agents primarily act as the first point of contact in service interaction, while simultaneously performing analytical tasks within the system. They handle routine and straightforward queries efficiently based on what Actos can improve their input, even though an AI agent is very much aware of its limitations. Without delaying the service interaction, whenever the AI agent understands the need for human intervention for a complex issue, it escalates the issue to the human and brings a human in the loop immediately. AI acts as the first layer of service interaction of the AI-powered digital platform.

4.2.2 Human in the loop governance

Through the continuous analysis capability of performance data at a granular level and enhancing human capacity contribute more to the value co-creation process, AI improves operational processes within the platform. By transforming fragmented operational data into timely, structured, and actionable recommendations, AI strengthens the quality, speed, and consistency of decision-making, rather than replacing human expertise. Hence, the AI-powered system serves as a decision-making support system that improves analytical depth and operational efficiency.

One of the platform providers clarified that AI support is designed to accelerate and optimise customer operations without exercising autonomous authority. The system provides evidence-based insights to humans to support decisions, as it is not self-sufficient to finalise decisions. Final accountability and decision-making rights belong to human actors, who have the full right to accept, modify, or reject the system's recommendations. This human-in-the-loop approach ensures that efficiency gains are achieved by AI integration, but balance comes with human oversight, contextual understanding, and responsible governance.

“So maybe AI can help in this type of case to make some recommendations that ok with this supply, you don't have any problem, you don't need to audit them with the supplier. They are having perfect quality, they are having perfect price, they are having perfect delivery time, but in reality, you are having many quality problems, it's disturbing your internal processes again to make that kind of recommendation.” (P2).

AI can do in-depth analysis, deliver analytics, drive automation, measure performance, and suggest recommendations, but they don't have the capacity for contextual judgment. So, AI governance cannot operate as a fully autonomous system; it requires alignment with human oversight to validate operational knowledge and enforce accountability.

One customer participant expressed the security of the AI-powered digital platform that is aligned with this phenomenon.

“We need to be very careful that everything is based on security setup and account ownership.” (C1).

Companies are very sensitive about confidential data, so which platforms are using their own LLM models and which are using outsider LLM (e.g., OpenAI) is also crucial for them. Depending on the business nature, they feel reluctant about sharing data.

“We kind of link our AI, which is linked with the ChatGPT, so that it's not really an enterprise agent, which is kind of keeps the data to itself, so, usually companies wouldn't share their strategy data outside premises” (M1).

Expressing data sensitivity, one platform provider has explained that the user is clearly informed when they are interacting with AI. They include consistent warnings to prevent users from unknowingly engaging with an AI system, promoting informed and conscious interaction for co-creation input.

“There is always a warning that AI is involved, so users don't interact with it by accident.” (P3).

One participant explained that AI can give suggestions, but it cannot make decisions; it always needs improvement.

“Actually, not only AI, this can not be possible, to manage an AI, we need human agents or a human, it is never possible, only AI can not do the 100% job, besides, we need humans to help AI and get more accurate information from our data, from AI” (C2).

The findings indicate that AI within the digital platform acts as a decision-support mechanism that boosts operational efficiency, analytical depth, and service quality. Within the mechanism, there is a consistent arrangement that human oversight remains essential as final decision-making authority, contextual validation from a human oversight angle, and

accountability cannot be fully delegated to AI systems. Findings support the necessity of a human-in-the-loop approach in AI-enabled digital platforms.

4.3 AI-enabled A2A interaction mechanism for value co-creation

AI-enabled actor-to-actor (A2A) interaction mechanisms reflect on artificial intelligence's role of facilitating, mediating, and enhancing exchange activities among actors within the platform ecosystem. AI is not just a tool for automating tasks. AI operates as an infrastructural intelligence layer that links organisational roles, firms, and partners through continuous data processing, insights generation, and adaptive coordination. By structuring interactions, supporting the decision process, and improving informational balance, AI reshapes how actors jointly integrate resources and collaboratively generate value.

4.3.1 Cross-actor coordination

An AI-enabled digital platform can synthesise insights from diverse organisational actors' input and stakeholder groups, and enable cross-functional alignment by translating different perspectives into a shared, actionable understanding.

“Agentic AI can talk to the product manager about specific feature-specific problems. Product managers, COOs, and call centre managers all have different questions” (D1).

“And then the user can ask free text questions, like just in ChatGPT, how do I instance export my data into Excel?” (P3).

AI-enabled platform intelligently identifies relevant stakeholders and ensures that critical information reaches the right person at the right time, enhancing coordination and decision-making efficiency.

“The platform extracts which stakeholder to know about a specific issue” (P1).

“Different stakeholders have different perspectives, So, basically, there are multiple stakeholders, so what our platform does, it observes and it extracts those which stakeholders to escalate the issue, who needs to know about this, so it is not that our platform is mostly involve with business owner, but also it associated tie other team leads and other team as well. ” (P1).

“It is a back-and-forth conversation with clients. What we were developing, we were getting a lot of feedback. There were some views we were not seeing as well, some of the prospects you have no idea, ok, this can also be doable. So, when you get information from outside from a user who doesn't have a lot of technical information, but sometimes, you think it's a very difficult process. It really helps us, and with the speed and efficiency, it helps us a lot” (D2).

Explaining continuous interaction among actors, one customer brief explains their coordination of the feedback adaptation procedure for joint value co-creation.

“Platform itself is already helping us support the collaboration with the supplier partners, speedy feedback from us to the supplier partner, and then vice versa from the supplier partner to us” (C1).

One customer explained the human-AI collaboration and interaction that emphasises the interconnectivity of humans and AI for better service output.

“AI and human interactions are connected; it is not like AI came and replaced our team. AI is coming and making my life a bit easier so I can do more; it is a scale-up, it is not a replacement” (C3).

4.3.2 Multi-stakeholder intelligence output

The platform provider has emphasised combining knowledge to create something innovative and beneficial.

“If they are combining their knowledge, maybe they can create something completely new for the market, which is then beneficial for both of them. Now, the platform set up by both companies is having shared views for the specific claim; they can have the same task, they can process it, they can have a discussion, and they can share files, so basically everything is in one view” (P2).

One participant explained the joint interaction among the actors for the development of the platform, as well, so that joint co-creation brings more valuable output for customers.

“If the provider is developed 60 percent, the 40 percent feature is requested by the customers, they helped a lot, We have seen a new image all the time, we are getting new requests, ok, this is very nice platform what if we have like this kind of visualization as well, it is going to help other users as well” (D2).

Overall, the findings show that the AI-enabled platform strengthens multi-actor integration by synthesising fragmented perspectives from different roles (e.g., product, operations, and service) into a shared, actionable understanding of priorities. Beyond aggregating insights, it improves coordination by identifying relevant stakeholders and routing critical

information to the right people at the right time, speeding up decision-making. It also supports joint value co-creation through continuous collaboration between providers, customers, and supplier partners, where customer feedback shapes platform development and shared features enable faster feedback loops, shape visibility, and the creation of new market-relevant innovations.

4.4 AI-enabled business value creation

AI-enabled business value creation refers to the use of artificial intelligence to enhance organisational performance and value generation within the digital platform ecosystems. It supports both relational collaboration among actors and operational efficiency through scalable, data-driven, and continuously improving systems.

4.4.1 Relational value creation

Relational value creation refers to the value that emerges through ongoing collaboration, shared knowledge, and mutual engagement among actors in the platform ecosystem. It enhances relational understanding among actors for long-term relations. Rather than being generated independently by one actor, value is co-created through back-and-forth interaction, strategic alignment, and shared visibility. The notable findings aspect shows how equal collaboration, customer ownership, and human-centred interaction form the foundation of long-term relational benefits.

One platform provider brought shared visibility to the operation, compared it to a traditional system, and explained how the updated system now shapes their visibility.

“In the old world, when companies used to use e-mail, it was very problematic that you didn’t know if the supplier received it, if they had done something for that, you didn’t even remember if you had sent it to them, and it lacked visibility. But now, both companies have one shared view for that specific claim.” (P2).

AI’s ability to do forecasting and serve it to the customers through an AI-enabled digital platform gives customers an initial understanding, based on which they can apply their own contextual logical ground. Hence, it increases relationship strength among both actors.

“Forecasting improves the relationship between the supplier partners and us” (C1).

One participant gave clarity on continuous collaboration for bringing a productive output, where they are continuously adapting to feedback.

“In the platform, it usually works like that it’s back and forth conversation with clients, we were getting a lot of feedback, clients are highly involved, they take the ownership” (D2).

Ultimately, this upsurges not only human actors’ collaborations but also enhances continuous collaboration among human-AI agents as well.

“Eventually, right now, I don’t treat an AI agent as an assistant anymore, I don’t think of him as an assistant, I think of him as an associate, and hopefully, eventually, I think the right word, I see him as a colleague. Not just an associate.” (D1).

The findings show that relational value rises through shared visibility, stable collaboration, and human-centred work that builds interorganizational trust and supports better coordination mechanisms. Moreover, AI forecasting adds useful insights that customers can

apply in their own context and can deliver better predictive analysis. Additionally, Ongoing feedback and customer ownership keep the coordination active and serve as a continuous process. AI agents also become part of daily work and are seen as a support associate. This ensures long-term relationships among actors across the ecosystem.

4.4.2 Operational reliability

In an AI-powered digital platform, the scope for improvement of operational reliability is huge, where it can manage the consistency of the service without service disturbances, even during any uncertain situation. The reliability is strengthened by a continuous feedback loop that updates the knowledge base after each iteration, enhances process consistency, improves performance, and reduces operational overhead costs.

“You can scale the platform without any problem, as AI agents and the platform can scale indefinitely. Suppose you have a huge load in your customer centre, AI agents and platform can add anyone and everyone, no one will be on hold.” (D1).

Operational reliability is also derived from continuous operational improvement.

“It updates its knowledge base after each iteration, and that is a huge like operational improvement; it is a continuous process with a feedback loop” (D1).

Customers also recognised the value of these operational improvement initiatives.

“I would say that, of course, it’s a continuous process and continuous improvement steps are needed.” (C1).

“When we went from collecting and analyzing of the data to 100% of the data, it opens up a lot of avenues that we were not aware of, which is a massive value generation scope, from the data we realize that leave management or roster management is something that organization struggle with, even bring certain feature for market proposition, AI is helping to build and shape the ideas” (C3).

The interaction procedure also incorporates iterative loops that contribute to the development of operational reliability.

“There’s like an interaction loop, but it is not everlasting on that..... then another there again that kind of like a loop” (P2).

An AI-powered digital platform’s operational reliability advances with scalability, service continuity, and ongoing system upgradation. Interviewers stated that AI agents can be deployed during periods of high demand to reduce waiting times and maintain service continuity. The dynamic scalability was described as an important factor in preventing service disruption, ensuring consistent performance, and introducing new features. Participants also emphasised the importance of continuous system knowledge upgradation, where they explained that feedback loops and iterative system improvements support process stability and performance enhancement over time. Several participants noted that the system improves through repeated interactions and ongoing refinement. The findings show that operational reliability rises through a standard AI deployment in the digital platform that consists of a system of continuous upgradation and an iterative process.

4.4.3 Economic efficiency and transparency

Economic value creation derives from economic efficiency and transparency through which organisations not only lower expenses but also enhance strategic decision-making and overall performance. The findings indicate that AI-driven digital platforms reduce operational costs, save time, and optimise resource allocation, which increases visibility, auditability, and process control.

“AI agents are cheaper than human agents, like far cheaper” (D1).

Participant D1 also added how it helps to reduce Opex (operational expenditure) for the platform.

“Once we move towards that and we like train our specific switch to next models with your custom vocabulary and custom this pipeline data, it becomes a large, far better, so once we build that, the whole operational overhead cost can likely be $\frac{1}{4}$ of the original one.” (D1).

The participant compared the direct cost-benefit of human agents versus AI agents.

“If it got on, does 100 hours of conversation, you get a person’s salary, right? That is the monetisation, that’s how we calculate our offering on value creation also” (D1)

Through automation enabled by an AI-powered digital platform, the system can even automatically identify the appropriate scope of automation, thereby reducing human labour hours and associated operational costs.

“That one lac taka could be saved, but he couldn’t be saved because he didn’t know that it could be automated... so, we are reducing costs. Our platform is reducing costs, showing the automation scopes” (P1).

Another participant provided clarification regarding the time savings achieved through the use of the platform’s AI feature to support the actor's input refinement.

“So, at the end, we all offer them is time savings and efficiency, so we save the cost by the time people spend on building this, so X metrics and tracking the KPIs.....this is an efficiency argument” (M1).

Economic transparency is widely recognised as a determinant of economic efficiency and a key driver in the creation and sustainable generation of economic value.

“So, as you see, our platform analytics can provide full visibility to the owners and team leaders” (P1).

Another platform provider similarly emphasised visibility as a fundamental factor of transparency.

“It’s creating so much value from the time savings and visibility and so on” (P2).

Another platform manager further highlighted the importance of visibility and timely intervention. He emphasised that making actions observable and subject to corrective measures is essential to ensuring appropriate and compliant activity.

“Visibility, without information, you cannot intervene correctly, so, once you have the information.....you can clearly and easily see the visuals, like it is showing us where there is something wrong.” (M1).

One participant highlighted that achieving operational excellence is one of the key functions of AI within the platform, particularly through enhancing efficiency.

“Well, you listed quite a number, they are already like operational excellence, so, or better insights as all” (M2).

Another customer participant explained the AI service efficiency and cost benefits from 24/7 hours, especially during the non-standard hours.

“We do not have to invest in extra nano or keep a nano for only thesis outbound talks. If we set an AI agent for the night shift, then our operational cost will decrease, and we do not have to hire any other resources, additional resources for the night shift” (C2).

On one hand, AI-powered digital platforms create economic value through automation, cost reduction, and improved operational efficiency; on the other hand, they increase transparency through real-time analytics and data visibility that is supported by better monitoring and process control. Participants consistently emphasised reduced human labour dependency, lower operational expenditure, time savings, and productivity gains as tangible benefits.

4.5 AI as a dedicated support actor in the platform for value co-creation

AI's continuous contribution of handling first-line service interactions, identifying user needs, retrieving relevant knowledge, analytics, and escalating complex issues to appropriate human actors makes AI an integrated support participant in the service process within an AI-powered digital platform rather than a passive tool. In this role, it supports informed decision-making and reinforces collaboration while maintaining alignment with human oversight and accountability.

4.5.1 AI-augmented decision support

AI plays multidimensional roles within the AI-powered digital platform, where it redistributes and coordinates work processes, and also plays another role of AI-augmented decision support that enhances managerial judgement through analytical insights generation. AI roles as a decision-support framework generate data-driven insights that enable stakeholders to make evidence-based decisions rather than relying only on selective information. A systematic analysis procedure of large and complex datasets by an AI system gives an AI-powered digital platform the ability to enhance objectivity, reduce cognitive bias, and reinforce the empirical roots of strategic and operational choices.

Participant D1 was explaining how AI involvement expanded analytical capacity and reduced the manual burden of analysis. The participant highlighted that traditional QA evaluation in a call centre relies on reviewing only a small fraction of total calls, which limits the ability to make the full potential of data and data-driven decision making.

“... manual process is done only on a random 10 or 20 calls, so if you see QM misses around 95% to 97% call of the overall call centres. So, basically, based on a 2 to 3% call, we are making a proper decision about the business because not all calls are

heard. -----But when AI is involved in the data analysis process on the platform, all the calls are heard, which provides more detailed analytics to the business owner and to the team leads so that they can make a decision. (D1).

With the involvement of AI-intensive data analytics, it unlocks the ability to translate insights into new product/service features.

“They just wanted to start their roaming service. That was the requirement of theirs, so this thing was escalated to the product owner, who can actually provide a feature in the mobile app to activate roaming, so it reduced 13% to 15% calls for the call centre” (D1).

While explaining AI involvement in the platform and how it is helping manufacturing and suppliers cooperate for value co-creation, one customer participant highlighted the forecasting capability of AI, which is an input for value co-creation among actors.

“AI can create forecasts based on historical consumption and production data” (C1).

One of the complementor participants clarified how AI is serving customers to improve their input in the system.

“So, we do have a very intelligent system. What it does, it goes ... some of the projects are connected, it fetches the information, it automatically fills the description for the user” (D2).

One manager from the platform provider side enlightens the importance of visibility for intervention for decision-making.

“Visibility is important because without information, you cannot intervene” (M1).

These AI-driven interventions enable outputs that support customers’ contributions for joint collaborative output.

“The better quality the strategic objectives are set, the higher the likelihood for the company to reach those objectives.” (P3).

One customer participant explained how an AI-powered digital platform helps them to get support for decision-making without hiring their own data engineer.

“Yes, this is obviously quite impressive. For example, I couldn’t hire any data engineer, so I am taking service and getting real-time data analysis, which is very helpful, making life easy, fast, and more accurate” (C2).

The findings indicate that participants perceive AI as an important analytical support mechanism within AI-powered digital platforms that is not only a tool for automation but also as a system that processes high volumes of operational data and converts them into meaningful insights. Participant D1 highlighted limitations of the traditional call centre quality assurance process, where only a small portion of calls are reviewed by selective sampling that leaves many interactions unexamined and limits organisational visibility. According to the participant, AI analytics sorted out this issue by processing all call data and enabling comprehensive evaluation and more detailed reporting for business owners and team leads. The procedural change from sample-based to full-coverage analytics reduced manual workload, which improved the basis for managerial decision-making. Participant CI referred to AI-supported forecasting capabilities and predictive insights derived from historical consumption and production data, which help coordinate procurement and plan joint activities. This forecasting activity of the AI system supports collaboration between

departments and enhances planning accuracy as a result. Participant D2 highlighted intelligent automation features that retrieve connected project information and automatically prefill descriptions that help actors to give better input for the value co-creation process, which reduces user effort and improves consistency and completeness of input data. As a result, shared platform information becomes more structured and reliable for input processing of the value co-creation process. Participant M1 noted that improved visibility was essential for effective intervention of human actors. AI functionalities that convert complex data into meaningful insights were described as more timely and informed managerial actions. Similarly, P3 highlighted that higher-quality strategic objectives depend on access to accurate and well-organised information. The findings suggest that AI contributes to enhanced visibility, reduced manual workload, improved data quality, and stronger analytical support for decision-making within AI-powered digital platforms.

4.5.2 AI-augmented platform as quasi-actor

The AI-augmented platform can be understood as a quasi-actor, as it actively shapes decision-making processes while leaving the final decision in human hands.

“Our platform is providing data-driven findings so that business owners can make decisions from that. So, it is not like the business owner is totally relying on our platform; we also don’t want to do that currently, because we know AI brings us efficiency, obviously, but I think still a human being is not reluctant enough to take feedback from AI; they want to decide on their own, but they can take help from AI. So, basically, our platform is not providing any decision, rather it’s showing the datapoints” (P1).

Overall, the platform positions AI as a quasi-actor. It meaningfully shapes business owners' decision-making by producing data-driven insights and highlights key datapoints, yet it is not allowed to make decisions on their behalf. In the setup, human judgment remains central. AI supports, nudges, and informs rather than replaces the owner's authority.

4.6 Constraints and risks of AI-enabled value co-creation

There are a few constraints that influence the AI-enabled value co-creation process and affect the potential of value co-creation. These constraints mainly arise from trust-related issues and capability limitations, which affect collaboration, data sharing, and effective platform participation. Understanding these risks is essential to explaining why the potential of AI-enabled value co-creation is often not fully realised in B2B contexts.

4.6.1 Trust barrier

Trust barrier in AI-powered digital platforms emerges from concerns around transparency, data privacy, regulatory compliance, organisational resistance, and varying levels of digital maturity.

Insufficient awareness appears to generate hesitation and resistance towards the utilisation of the platform, notwithstanding explanations delivered by one of the platform providers.

“Most of the people are not aware of what can be done with A. For a non-technical person, they are like overwhelmed what is the question that I can ask about the system in my business? They are not aware of it most of the time” (P1).

Platform familiarity and a lack of understanding of its potential are also barriers to the adoption of AI-powered digital platforms.

“Suppliers may not be familiar with the portal; this is causing some hindrances and constraints in using the portal for joint activities” (C1).

While the strength of AI-driven analytics is clearly evident, the reliability and robustness of generative AI remain subject to scrutiny.

“To be honest, I don’t really know, no idea of how the generative AI is there helping” (C1).

One participant identified privacy-related issues as a critical factor restricting the widespread adoption of AI-powered digital platforms and the optimal utilisation of their functionalities.

“We have a lot of company policies that we cannot use customer data because of the GDPR compliance, and staff, you have to make sure your data is not going over there, like it is not exploited over there” (D2).

The extent to which firms utilise AI benefits from the platform for co-creation also depends on the nature of their business and reliability.

“If we have a strategy or that kind of sensitive information, then we have a feeling that our customers are not really keen on using a lot of AI utilisation on the content, they are very careful, especially big enterprise customers -restrict the agents to the platform to keep the content right within” (M1).

One platform provider's explanation makes it clear why they feel fear of applying AI benefits.

"I think the main issue is the fear of information leakages because we are handing quite sensitive information since we don't have a holistic view on the user company. We are limited with information" (P3).

The findings indicate that trust-related barriers significantly influence the adoption and effective utilisation of AI-powered digital platforms in the B2B settings. Participant actors constantly raise concerns regarding data privacy, information leakage, regulatory compliance, and restricted access to sensitive organisational data, which limits the usage of the AI-powered digital platform. In addition, hesitation comes from limited AI literacy and unfamiliarity with platform functionalities and the user interface. Regulatory constraints such as GDPR further limit the depth of AI integration and data analysis, though policy varies region to region. The fear of exposing strategic or confidential information was evident among enterprise-level users, which is very critical for a B2B setting digital platform. Although AI functionalities were recognised as beneficial in improving efficiency and the support process of value co-creation, their full potential is often constrained by organisational caution and governance restrictions. These findings demonstrate that trust, data control, and transparency remain central considerations in AI-enabled digital platform participation and the joint value creation process.

4.6.2 Capability barrier

Capability barriers are another crucial limitation that restricts the potential of AI-powered digital platforms due to proper adoption and effective use. These barriers are connected to the differences in digital maturity, technical infrastructure, and the lower availability of necessary integration capabilities. Besides, Country-to-country adaptation of operational

procedures of AI-powered digital platforms varies due to differences in regulatory frameworks, cultural norms, institutional capacities, and socio-economic contexts.

“Our customers are in a very traditional industry, the manufacturing industry, and there are, for example, huge differences in different countries in terms of digital capabilities. For example, in Nordic countries, it's very common that companies use digital tools; in Germany, they are still using fax, and not even e-mail, for the ordering process. So, then it's a much bigger jump for them, a bigger step for them to move to that kind of modern digital tools.” (P2).

Organisations often act unwillingly to grant external access to their platform because they have a limited understanding of digital infrastructure and application programming interface (APIs).

“So many of the platforms do not have standardised APIs, and even if they have, there is a lot of organisational trust and resistance that they are not very willing to give access” (D1).

There is a significant gap in user awareness, as many stakeholders are unfamiliar with the practical capabilities of AI and need substantial effort to build initial acceptance and overcome their hesitation.

“There is a scope for user training, obviously, most of the people are not aware of what can be done with AI; we had to struggle to convince the business owners what you can do with AI” (P1).

One customer explained the necessity of capability building to operate with an AI-enabled system.

“Yes, actually, everyone is not tech heavy, so it is sometimes difficult to manage to educate them; for this, we need training, more education on AI and technology” (C2).

The findings demonstrate that capability-related barriers, such as inequalities in digital maturity, imperfect integration infrastructure, and low AI awareness, significantly lessen the potential of the adoption and effectiveness of the implementation of an AI-powered digital platform.

5 DISCUSSION AND CONCLUDING REMARKS

While studying our case companies' interviews, data centrality is observed as a core feature that activates platform activity monitoring, analysis, and optimisation of the workflows, which aligns with the results of the previous literature of Yablonsky (2020), who mentioned data centrality as a core characteristic of an AI-powered digital platform. The algorithmic capabilities of artificial intelligence play a dynamic role in the workflows of the platform. Intelligent automation characteristics are also found in the case companies' digital platform, as explained by Wessel et al. (2025) in their study, which talked about scalability and consistency.

Intelligent automation is one of the core characteristics of an AI-powered digital platform. Generativity and governance are another crucial characteristic that were explained by Huang and Mithas (2024) as a quality standard, access and control mechanism was observed in the empirical findings of the studies as a characteristic of AI-powered digital platforms. Decision support and predictive characteristics were also observed from empirical results that advanced characteristics of an AI-powered digital platform, as covered by Gupta and Ravi Kumar's (2024) study, expressed the role of data-driven insights in coordination among actors. Even innovation and finding new opportunities for product and service development were highlighted in the interview, which aligns with the study of Dalenogare et al. (2022), which brought light to creating new opportunities for feature development from data insights.

An AI-powered digital platform is dynamically capable of looking into data-driven insights to bring new scope to service development. Customisation and personalised interaction by providing recommendations for the actors' needs and requirements is also observed by empirical evidence, as argued by the study of Tecuci et al. (2020). An AI-powered digital platform able to provide recommendation systems and intelligent tools to adapt content.

All thesis empirical findings of AI-powered digital platforms represent that these characteristics are fundamental to a digital platform where AI is embedded. The case companies that are covered by this study all have the fundamental characteristic of an AI-powered digital platform that is best suited to study how value co-creation happens by AI-powered digital platforms in the B2B services.

5.1 General discussion

This research examines how AI-powered digital platforms in the B2B services shape value co-creation. By integrating the empirical findings with S-D logic, the platform ecosystem perspective, the study reveals an expanded role of AI. Rather than merely facilitating interaction, AI actively shapes how resources are integrated and how value is co-created across the digital platform.

Drawing on S-D logic, the findings show that AI expands and restructures resource integration, activity orchestration, and knowledge institutionalisation within the platform ecosystem (Vargo & Lusch, 2016, 2017). It influences how actors mobilise and combine operant resources within the platform ecosystem. AI has evolved from a first-layer service interface into a quasi-actor within the platform. AI mediates interaction and shapes the decision-making process, thereby influencing value co-creation outcomes. This aligns with the platform ecosystem perspectives (Adner, 2017) of ecosystem strategy, coordination, and interdependence of value proposition, in this study, AI operates as an orchestrator, coordinating activities and interactions among actors within the AI-powered digital platform infrastructure. At the same time, institutional governance arrangements and rules shape the control and legitimacy of AI-enabled value co-creation. Combining all the findings, AI appears not merely as a technical tool but also as a socio-technical quasi-actor shaping value co-creation within the B2B digital platform ecosystem. By integrating the empirical

findings with Service-Dominant (S-D) logic (Vargo & Lusch, 2016, 2017) and the platform ecosystem perspective (Adner, 2017), this discussion develops a theoretically grounded explanation of how AI reshapes resource integration, actor configuration, and the evolution of value co-creation in the B2B platform ecosystem. The findings suggest AI as a technical quasi-actor that shapes how value co-creation emerges in an AI-powered B2B digital platform ecosystem. Building on this foundation, the following chapter examines each aggregate dimension in detail to articulate the theoretical and practical implications.

The findings can also be interpreted through the core axioms of Service-Dominant logic (Vargo & Lusch, 2016). First, the results reinforce by illustrating that service is the fundamental basis of exchange, as AI-powered digital platforms facilitate continuous service interactions among ecosystem actors. Second, the findings show that value is co-created by multiple actors, including platform providers, customers, suppliers, third-party providers, and AI-enabled systems that support resource integration where AI plays the role of a quasi-actor.

Third, the evidence confirms that actors integrate operant resources through data, knowledge, and capabilities distributed across the platform ecosystem. Fourth, it aligned with the axioms that beneficiaries are value realisers and determinants. Finally, the study also suggests that value co-creation is coordinated through institutional arrangements such as governance, privacy policy, and data control mechanisms that reshape actors' participation in the service ecosystem (Vargo & Lusch, 2016, 2017).

5.2 Updated framework of value co-creation in an AI-powered digital platform

The revised framework builds on the empirical findings of the previous chapter, illustrating the value co-creation process facilitated by an AI-powered digital platform.

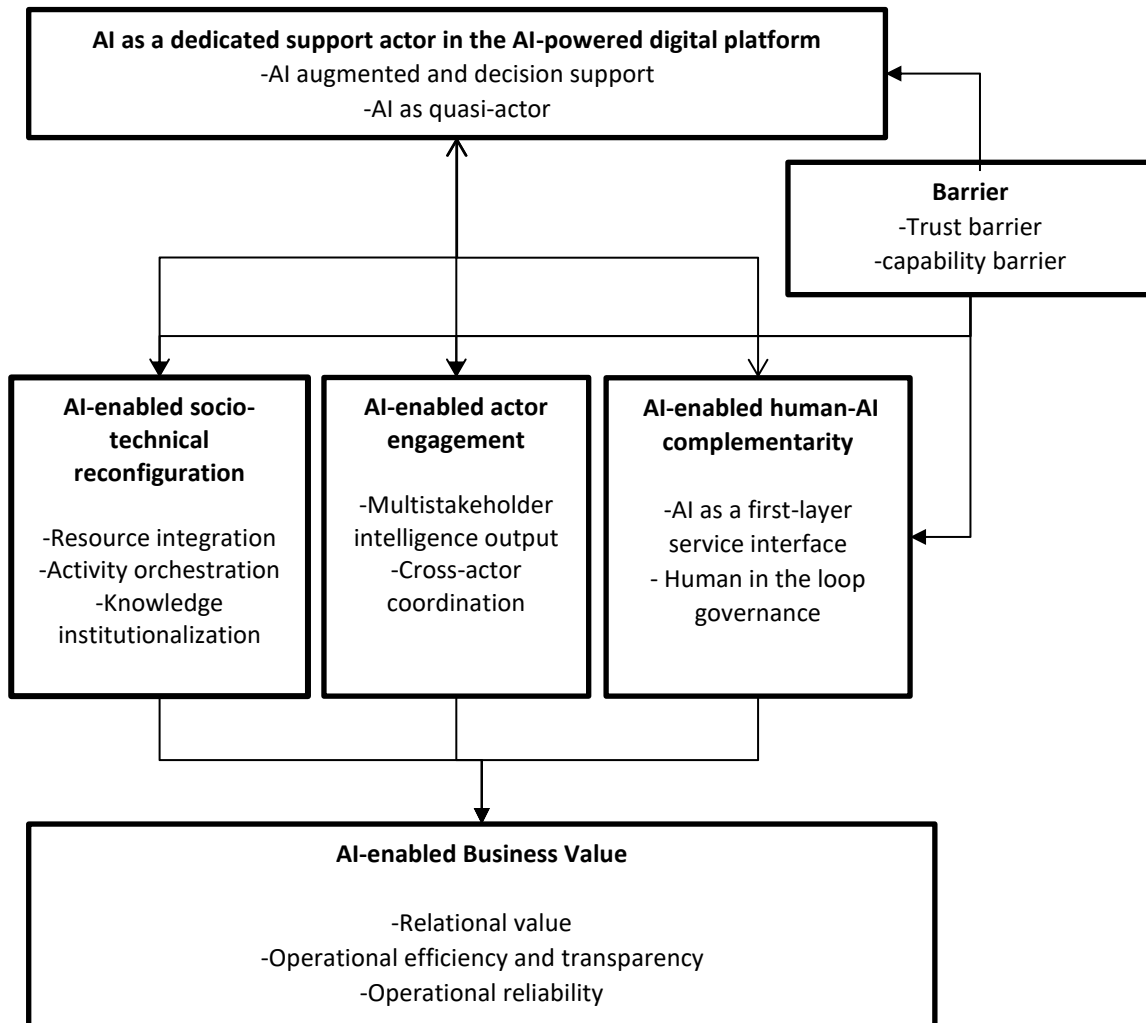


Figure 9: Revised Framework of value co-creation by an AI-powered digital platform.

The combined lenses of Service-Dominant logic (Vargo & Lusch, 2016, 2017) and the platform approach (Gawer, 2022) applied to explain the framework. From the S-D logic perspective, value is co-created through the integration of resources and continuous engagement among multiple actors within the service ecosystem (Vargo & Lusch, 2016, 2017). In line with Service-Dominant logic, AI in this framework functions as a dedicated support actor with the role alignment of augmentation and quasi-actor that enables resource integration, actor coordination, and institutionalisation of knowledge within the digital platform that reshapes the value co-creation process. The other dimensions, such as AI-enabled socio-technical reconfiguration, actor engagement, and human-AI complementarity, drive the explanation of how AI reshapes activities, reallocates tasks, collaborates, and supports service exchange among actors across the platform ecosystem. Here, Actor-to-actor and AI-to-actor interaction are defined in advance through human-AI complementarity supported by clear task allocation.

On the other hand, the Platform ecosystem approach (Gawer, 2022) explains how a digital platform orchestrates interactions among participants with the alignment of the technological and governance policy through which value co-creation activities emerge (Gawer, 2022; Tiwana, 2014). In line with this approach, in the framework, AI operates not only as a technical tool but also as an orchestrator that combines AI capabilities and human knowledge that expand the platforms' scope to improve learning and service quality. This forms a continuous process of learning and advancement with feedback loops that creates a reinforcing cycle in which more interaction leads to more data, better AI learning, and better service outcomes. Trust and capability barriers are important constraints identified through the framework that can limit the process, so governance and design mechanisms must address them to achieve and activate the value co-creation process of an AI-powered digital platform. Finally, the framework elaborates that AI-enabled business value emerges from the proper alignment of actors, AI-system coordination, and institutional arrangement within the platform ecosystem (Vargo & Lusch, 2016; Tiwana, 2014).

5.2.1 AI-enabled socio-technical reconfiguration for value co-creation

The empirical findings highlight that AI plays a role as an orchestrator of the value co-creation process within digital platform infrastructures, where AI mediates the integration of resources and processes across the platform ecosystem. It converts operational data into structured, meaningful insights that inform organisations about necessary actions. Within the B2B setting, AI not only coordinates activities among actors through pattern recognition, automation, recommendations, and continuous analysis of platform interactions but also supports the ongoing reconfiguration of socio-technical resources across the digital platform ecosystem. This aligns with the service-dominant logic perspective, which describes that value is not embedded in products but emerges through the integration of resources by multiple actors (Vargo & Lusch, 2016). The empirical findings extend this perspective by revealing that an AI-powered digital platform actively mediates this resource integration within the platform. Precisely, AI transforms messy, unstructured, and operational data into an organised knowledge base that can be mobilised across organisational functions and used to advise actors' input for the value co-creation process. An AI-powered platform transforms previously underutilised interactional data into operant resources that support learning, decision-making, service improvement, and innovation that appear as a socio-technological mechanism. Within the ecosystem perspective, digital platforms function as socio-technical structures that facilitate interactions and resource exchanges among actors (Adner, 2017). This is consistent with Hein et al. (2019), who describe the digital platform ecosystem as consisting of the platform and actors that contribute to harmonising innovations and interaction through the platform.

Additionally, the socio-technological reconfiguration of the AI-powered digital platform is consistent with the previous literature mentioned by Rai et al. (2019), where they described the next-generation digital platform as a socio-technical system that reshapes collaboration by enabling scalability, enhancing transparency, through the integration of human

knowledge and AI capabilities. The findings of the study show that AI extends and reinforces the infrastructural role by enabling scalable coordination and knowledge sharing among stakeholders. Rather than only supporting transactions, an AI-powered digital platform enables value co-creation by connecting actors, resources, and processes through algorithmically mediated interactions.

A vital contribution of the findings lies in demonstrating how AI functions as a mechanism for resource integration within the platform ecosystem. This is consistent with the fundamental premises of service-dominant logic, which emphasise that firms rely on the integration of operant resources (e.g., data, knowledge and capabilities) to co-create value (Vargo & Lusch, 2008). Analysis of findings shows that AI transforms unstructured conversational data into structured, meaningful analytical insights through processes such as transcription, clustering, and sentiment analysis. This transformation process enables firms to convert detached data into insightful resources that can be accessed and recombined through human knowledge across the platform. AI acts as a resource integrator that activates visibility, accessibility, and usability of organisational knowledge among actors within the digital platform. This study discloses that AI enables the recombination of resources by extracting insights from previously inaccessible interactional data, which aligns with previous studies that highlight the importance of digital platforms as facilitators of resource exchange (Parker et al., 2016). Through an AI-powered digital platform, actors not only interact and share resources but also AI-driven reshaped resources they integrate into the platform.

The analysis indicates that AI plays a key role in orchestrating activities within the platform ecosystem, which aligns with the platform ecosystem approach, where the platform governance mechanism guides and coordinates interactions among ecosystem actors (Tiwana et al., 2010; Tiwana, 2014). However, the results of this study recommend that AI extends this coordination function by enabling algorithmic orchestration of tasks and

workflows, where AI systems analyse large volumes of historical data, such as conversational data, to identify recurring issues, automate repetitive tasks, and detect operational challenges. In another phase of the platform activities, AI redistributes activities between human agents and AI agents by reshaping the division of labour within the firms and among the actors. AI supports and reshapes human interaction and coordination in the value co-creation process, depending on how AI elements are embedded into the digital platform.

These findings can be interpreted through the lens of human-AI hybrid configurations where AI systems and human actors jointly perform tasks within a digital platform, with the arrangements ranging from AI substitution to augmentation and assemblage forms of collaboration (Rai et al., 2019). In the context of B2B platforms, AI-driven orchestration allows firms to scale service operations while maintaining responsiveness to customer needs. This orchestration does not eliminate human participation; rather, it gives more opportunity to human actor for contributing to the value co-creation process through their skills and knowledge by reconfiguring it. AI enables human actors to concentrate on higher-value activities and enhances their capacity for strategic contribution by automating repetitive tasks and providing data-driven decision support through analytics. The AI system's role in institutionalising organisational knowledge within the digital platform ecosystem is evident from the findings.

According to Service-Dominant logic, institutions and institutional arrangements provide the rules and shared understanding that coordinate value co-creation (Vargo & Lusch, 2016). The study findings discover that AI-powered digital platforms institutionalise knowledge by embedding insights derived from interactions into knowledge bases, learning models, and AI agents, and through continuous feedback, the systems capture individual expertise and transform it into shared organisational knowledge that can be further utilised in the value co-creation process. The process creates a collective learning cycle that extends

beyond individual actors' input contributions. As knowledge is featured as a codified form within the digital platform, it becomes a strategic resource that is accessible to a broader range of platform participants, such as employees, customers, partners, and complementors. This institutionalisation enhances the consistency in service delivery, facilitating iterative interactions and continuous improvement. AI algorithmically mediates resource sharing, which is far beyond a contributing mechanism compared to traditional platforms.

5.2.2 AI-enabled human-AI value co-creation within the platform

The indication from the findings is that artificial intelligence restructures how actors interact and how resources are integrated in the value co-creation process without replacing human actors' roles. From the service-dominant logic, value is not embedded in technology or in products; it is co-created through the interaction of operant resources such as knowledge, skills, and institutional arrangements among multiple actors (Vargo & Lusch, 2008, 2016). In alignment with this theoretical ground, AI functions as a technological operant resource that enhances actors' resource-integration capacity rather than substituting for human expertise. The empirical findings demonstrate that AI-powered value co-creation emerges through interrelated mechanisms, including AI as a first-layer service interface and human-in-the-loop participation, which is in line with the platform ecosystem perspective that demonstrates a digital platform orchestrates interactions among heterogeneous actors (Parker et al., 2016). AI becomes an essential part of the platform's technological infrastructure that facilitates coordination, processes information, and influences interaction among platform participants.

AI agents act as an intelligent interactive response system that performs as the first layer in the service interaction within the platform ecosystem, which is evident from the results of

this study. An AI system efficiently determines routine issues and escalates complex cases to the human agent during problematic situations. This escalation mechanism is important for maintaining continuity of the service; that is why an AI agent must recognise which service encounters require emotional intelligence or contextual understanding from the human actors' perspective. As a part of the interaction procedure, AI operates as a boundary-defining interface that coordinates interactions between actors within the B2B platform ecosystem. AI allows human actors to concentrate on higher-value activities such as strategic decision-making, innovations, and collaborative problem-solving through automation that significantly reduces the time spent on routine and repetitive tasks. By automating customer support tickets and standardised service requests, AI plays an efficient role in workflow automation on the platform. This observation is in line with the past research suggesting that artificial intelligence enhances organisational capabilities by enhancing scope without replacing human expertise within the digital platform service system. Scholars argue that AI enables managers to integrate operational intelligence with broader competitive strategies by aligning everyday analytics with long-term strategic positioning (Rimon, 2024). Emergent research on AI-human collaboration demonstrates that AI agents increasingly act as harmonising support actors within organisational value chains and contribute to productive gain, along with supporting the human decision-making process (Ju & Aral, 2025). From the analytical and critical perspective, these developments propose that AI should not be perceived as a tool for operational efficiency, but rather as a transformative component of the digital platform ecosystem that reshapes roles, capabilities, and the value co-creation process. However, findings also reveal a critical limitation of AI-mediated service interactions that demonstrates that though AI can efficiently handle repetitive tasks, it often lacks the interpretive ability needed for complex situations that require human empathy and contextual understanding. These limitations underpin the argument that AI-driven service interfaces must remain embedded within socio-technical systems where human actors retain the ability to intervene in service

situations and also establish the perspective that AI is not yet an autonomous actor in the digital platform ecosystem.

Though AI's analytical capability is meaningfully progressing within the digital platform, decision authority is still embedded in human actors, as it is not an autonomous actor. That is why, though an AI-powered digital platform continuously analyses historical operational data, it generates forecasts, provides analytics, and generates recommendations that support managerial decision-making. However, these recommendations are not executed directly and autonomously. In the B2B context, managers apply these outputs as advisory inputs from their contextual perspectives before making any strategic decisions and actions, which indicates that AI operates less as an autonomous decision-maker and more as a support mechanism that enhances managerial analysis (Rasich & Krakowski, 2021). The findings support the broader view that digital platforms increasingly rely on algorithmic capabilities to manage complex interactions among ecosystem participants, including human actors when required. AI systems can identify patterns by continuously analysing operational signals such as supplier performance metrics, delivery reliability, and pricing stability, which would be problematic for humans to sense manually (Rassolov & Chubukova, 2022). However, the findings suggest that human judgment is the last call for applying the conclusion of these analytical outputs into operational decisions. Platform actors interpret AI-generated insights in relation to contextual conditions that data-driven models cannot fully capture, which enables human judgment necessary in practice (Burrell & Fourcade, 2021; Newell & Marabelli, 2015). The standard structure of an AI-powered digital platform will consist of a human-in-the-loop configuration, where AI augments rather than replaces human authority and follows the mechanism where human actors remain the primary integrators of resources who evaluate information and determine how it should be applied in practice.

At the same time, the findings illustrate that integrating AI into digital platform operations introduces new governance challenges related to trust and data control. The platform ecosystem depends on the willingness of participants to share operational information. However, the interviews reveal strong concern among companies regarding the exposure of sensitive business data, particularly when AI systems rely on external large language models or third-party infrastructures. These outcomes of the study align with the past literature showing that data and AI governance frameworks are gradually advancing, but regulations remain fragmented across regions about data flows and data-sharing practices (Goos & Savona, 2024). The successful integration of AI in the digital platform ecosystems depends not only on the technological functionality but also on governance mechanisms that are supported by trust, clarity, data accountability, and a regulatory policy framework. In B2B environments, strategic data such as strategy inputs, supplier relationships, pricing strategies, and performance data are critical competitive assets for any firm. As a result, firms remain cautious about data sharing when they perceive potential risk of misuse, sensitive data leakage, opacity, and control problems (Taeihagh, 2025). These issues are in line with the previous studies that emphasise the detrimental effects related to unbalanced governance mechanisms (Sharma et al., 2022).

The study findings align with the preceding study showing that value co-creation on platforms depends not only on technical functionality, but also on the structure that shapes participation and value distribution (Mukhopadhyay & Bouwman, 2019). Combinely, all the results indicate that AI does not fundamentally replace governance structures within B2B digital platforms that were previously controlled by institutional policy and humans. With the advancement of AI, it plays an essential analytical coordination and operational monitoring role, yet human actors are in the central role interpreting data, managing trust relationships, and ensuring responsible decision-making. The human-in-the-loop governance mechanism represents a hybrid structure that enables platforms to benefit from the efficiency and scalability of AI while preserving the trust, accountability, and

relational coordination that are critical elements in the governance of AI technologies (Acemoglu, 2021). On one hand, an AI system requires extensive datasets to generate meaningful insights and improve operational performance. On the other hand, the value and utility of these insights depend on ecosystem participants' willingness to contribute sensitive data to the platform, and this willingness is influenced by sufficient trust in the governance mechanism. For getting the effectiveness of AI-driven analytics, there should be a structured, trustworthy governance mechanism.

5.2.3 AI-enabled A2A interaction mechanism for value co-creation

An AI-powered digital platform reshapes value creation by improving actor-to-actor interaction within the B2B digital platform ecosystems, where AI functions as an intelligent layer that connects organisational roles and participants. The finding supports service-dominant logic, which views value as co-created through resource integration among multiple actors within the service ecosystem (Vargo & Lusch, 2016, 2017). Participants explained that AI supports product managers, COOs, and call centre managers in asking different questions and reaching a shared understanding that facilitates the integration of dispersed knowledge across roles. This result expands previous research on Service-Dominant logic. The theory expressed that actors integrate operant resources to create value (Vargo & Lusch, 2004, 2008). In this study, evidence shows that AI strengthens the process by translating fragmented perspectives into actionable insights through which AI not only supports interaction but also structures how actors understand problems together and scales up the alignment among stakeholders. One participant stated that different stakeholders have different perspectives, and AI assists in aligning them appropriately. This is very important for the B2B context, where firms face complex decision environments and interdependencies where only better alignment reduces information gaps and supports coordinated actions across the ecosystem (Rai et al., 2012; Nambisan et al., 2017). This

aligns with the study by Akaka et al. (2013), where they argued that value creation occurs within a service ecosystem, where networks of multiple actors and contextual complexity outline how resources are integrated and collectively constructed.

These results are consistent with the platform ecosystem perspective that expresses a platform ecosystem consists of interdependent actors whose activities require to be aligned and coordinated to realise a shared value proposition (Adner, 2017; Jacobides et al., 2018). The present findings show that AI enhances this coordination by improving informational balance and interpretive clarity and increasing the platform's capacity to orchestrate value co-creation. The data show that an AI-powered digital platform can identify which stakeholders should be informed about a specific issue, which is another important finding concerning stakeholder identification to speed up the activity and increase coordination quality for more precise interaction among relevant actors. This result deepens the ecosystem perspective, suggesting that ecosystem value creation depends not only on actor participation but also on the alignment and management of interdependencies among partners (Adner, 2017; Jacobides et al., 2018). The findings suggest that AI helps manage interdependence by directing information to the right actor at the right time to make collaboration more responsive and more efficient.

Participants explained that many integrated features into the platforms were requested by customers, where they actively shape platform development by providing their input. This indicates that customers are not passive users. They are active contributors to platform evolution and the value creation process. These findings strongly support Service-Dominant logic. The theory sees customers as resource integrators who participate in the value creation process (Vargo & Lusch, 2008, 2016), the idea is consistent with Grönroos and Voima's (2013) view that value is created from the customer's sphere by resource integration. The empirical evidence indicates that customers' knowledge and experience directly influence platform design. In the B2B context, an AI-powered digital platform,

therefore, becomes a place where the platform providers, complementors, and customers jointly create value (Nambisan et al., 2017). The findings further reveal continuous collaboration between customers, suppliers, and platform providers. Participants also described a shared platform view where firms share, process tasks, and exchange information. This shared environment increases visibility and supports joint actions. It also creates an opportunity for new market-relevant solutions. An AI-powered digital platform not only supports coordination but also supports innovation through collective knowledge combination. This insight is important for the platform ecosystem approach, where value is created through the interaction of multiple actors that contribute complementary resources and capabilities within a shared structure to produce a joint value proposition (Jacobides et al., 2018). The findings illustrate that AI strengthens this shared structure by connecting discussions, tasks, and feedback in one platform space for improving both operational coordination and innovation outcomes.

The findings suggest that AI-powered digital platforms shape value creation by solidifying actor-to-actor interaction, improving coordination, and enabling continuous resource integration where AI helps actor alignment perspectives, identifies responsibilities, and responds faster to emerging issues. As an output of AI-enabled A2A interaction, Value co-creation becomes more dynamic, collaborative, and ecosystem-oriented. Therefore, an AI-powered digital platform does not simply exchange resources in a shared platform but also shapes how value is co-created in the B2B services.

5.2.4 AI-enabled business value creation

Relational collaboration, operational reliability, and economic efficiency are the business value outputs that are shared by AI-powered digital platforms within the B2B platform ecosystems. The findings suggest that AI plays an active role in facilitating coordination and

knowledge exchange among ecosystem participants, which aligns with the service-dominant logic perspective proposed by Lusch and Nambisan (2015), which conceptualises digital technologies as operant resources that initiate and shape service innovation within the service platform ecosystems. Though their framework mainly discusses IT more broadly, the present study indicates that AI represents a more advanced form of operant resources that is intelligently capable of supporting interaction, decision-making, and resource integration among actors.

AI-supported forecasting and predictive knowledge insights support joint planning and decision-making among actors and strengthen the relational collaboration over time. This supports research signifying that AI enhances value co-creation by augmenting human capabilities and enabling human-AI collaboration in digital platforms (Rai et al., 2019). Continuous feedback and customer ownership are also central mechanisms for the relational approach of an AI-powered digital platform, where AI does not replace human actors, but expands their decision capability within a collaborative process that builds stronger relationships among actors. Firms were actively involved in iterative interaction loops that shaped platform development and service outcomes that reflect the Service-Dominant logic view that customers are active resource integrators in the value creation process (Vargo & Lusch, 2016). In the B2B context, this feedback, joint input, and resource integration improve services through ongoing interactions and advancement that reinforce interorganizational trust and support long-term coordination across the platform ecosystem.

The operation reliability that emerges from scalability, continuous knowledge updating, and iterative system improvement of the platform is important to build long-term connections among actors. Participants emphasised that AI agents not only enhance platform scalability by enabling services to expand during high-demand periods without interruptions but also activate adaptive activities with human actors based on operational requirements that are

in line with platform ecosystem research, suggesting digital platforms create value by providing scalable infrastructure that coordinates actors efficiently (Gawer and Cusumano, 2014). AI extends this capability by automating service processes and enabling real-time adaptation to operational conditions, allowing platforms to maintain consistent service performance.

Moreover, a continuous learning mechanism further strengthened operational reliability. Participants explained that AI system update their knowledge base through feedback loops and an iterative process. These processes enhance system performance over time and reduce operational errors. Such findings are in line with the research suggesting that AI-driven systems improve service quality through continuous data-driven learning and adaptive optimisation (Rai et al., 2019). Prior studies have also shown that AI capabilities can enhance organisational performance and operational efficiency by enabling data-driven decision-making and system learning over time (Enholm et al., 2022). Within digital platform environments, these capabilities are further strengthened by the integration of distributed resources, data, and analytics infrastructure that support continuous innovation and service improvement (Compagnucci et al., 2025). Overall, operational reliability emerges from the combined effect of scalable AI infrastructure, continuous learning mechanism, and iterative collaboration. These mechanisms allow an AI-powered digital platform to deliver stable services while simultaneously improving performance through accumulated knowledge.

The findings demonstrate that economic value creation occurs through automation, cost reduction, and enhanced transparency through auditing. Participants consistently expressed that AI agents reduce labour costs and operational expenditure while increasing productivity. Automation of routine tasks allows organisations to allocate human resources toward higher-value activities, which aligns with the arguments of Rai et al. (2019). They suggest that AI technologies can enhance organisational performance by enabling more

efficient information processing and supporting human-AI collaboration in decision-making within the platform ecosystem, where efficiencies are amplified because digital infrastructure enables the shared technological resources among multiple actors. The study also highlights time savings as a key source of efficiency by explaining how AI-supported data analysis and performance monitoring reduced the time required for operational management and KPI tracking. Past literature suggests that digital platforms and infrastructure are transforming how work is organised, along with redefining industry boundaries and explaining the contribution to economic change (Nambisan et al., 2019).

In the B2B context, shared digital platforms where AI tools are embedded play a crucial role in modern industry by increasing efficiency, streamlining management processes, and significantly reshaping the traditional way of operational structure and value co-creation process. Bringing clarity of economic transparency is an important contribution of an AI-powered digital platform that emerges as another core mechanism within the platform ecosystem. Participants emphasised that AI-powered digital platforms' analytics provide visibility into operational performance and process outcomes that allow managers to detect inefficiencies and intervene whenever necessary. This approach is in line with the research on platform ecosystems, which expresses that expressed, information visibility strengthens governance and coordination among actors (Tiwana, 2014). The features of observing through visibility and auditability reduce information asymmetry and enable more effective decision-making.

The findings indicate that AI-powered digital platforms generate economic value through both efficiency and transparency, which are influential aspects in building long-term customer relationships. This is a mechanism where automation reduces operational cost, and data visibility improves strategic oversight and performance management. within the B2B digital platform ecosystem that enhances the systematic procedure of the value co-creation process.

5.2.5 AI as a dedicated support actor in the platform for value co-creation

Artificial intelligence's role is not only serving as a tool for automation, but it is also embedded in digital platforms with an increasing functional role as a support actor within the value co-creation process. In alignment with this role, AI participates in service exchanges by supporting interactions, identifying user needs, retrieving knowledge, and enabling escalation when human intervention is necessary across the platform ecosystem. This interpretation aligns with Service-Dominant logic, which views value as emerging through resource integration among multiple actors (Vargo & Lusch, 2004, 2008). In the previous sections, findings of this interpretation had been explored and discussed.

The findings show that AI is embedded in the daily service process in ways that strengthen collaboration while preserving human oversight, which is beyond a narrow efficiency-based understanding of AI. AI appears to operate as an enabling mechanism within broader relational and organisational structures that is consistent with the research of AI-human synergy, which argues that AI creates most value when it complements human judgment rather than replacing it (Raisch & Krakowski, 2021). A central finding concerns AI-enhanced decision support related to AI's expanded analytical visibility by processing large datasets instead of relying on small manual samples. When only fragments of service interactions are visible, decisions are shaped by incomplete evidence that creates constraints towards traditional managerial decision-making. With the intervention of AI in the platform, AI changes this condition by ensuring broader and more systematic insights that scale up evidence-based judgment. This reflects the view that AI should be considered as an augmentative resource that enhances human capability rather than a substitute for managerial reasoning (Raisch & Krakowski, 2021).

AI identifies hidden patterns of the data and makes it visible to the actors through platforms, and also plays an interpretive role by detecting issues and drawing managerial

attention, through which AI-enabled insights can support service redesign and innovation through a co-creation process. Organisational actors use those insights to adjust services, along with introducing new features, which reflects the Service-Dominant logic claim that value emerges through integrated contributions of multiple actors within the service system (Vargo & Lusch, 2008). Visibility emerges as a key interpretive mechanism across the findings that shows AI not only processes data quickly, but also contributes to shared visibility in ways that enable action for value co-creation with strategic intervention. By transforming dispersed information into accessible and usable insight, AI allows actors to coordinate responses more effectively and pursue strategic objectives with greater clarity. This reinforces the argument that AI contributes to managerial and operational sensemaking, not just to automation. Another important contribution of the findings is an AI-powered digital platform as a quasi-actor that shapes decision processes actively by highlighting patterns, prioritising relevant information, and directing managerial attention.

As AI is not the final authority, Decision responsibility remains with the human actor who evaluated the AI-generated output before acting. This distinction between AI and human roles is crucial because it preserves accountability while recognising the increasingly active role of AI in structuring decisions. The notion of a quasi-actor therefore captures the platform's influence without overstating its autonomy (Raisch & Krakowski, 2021). From an ecosystem perspective, this quasi-actor role is important. In the B2B context, Digital Platforms connect many diverse and independent actors. Digital technologies within the platform influence how these actors interact and create value. In ecosystem terms, value creation depends on aligning diverse and interdependent actors (Adner, 2017). Building on this view, coordination may occur not only through human actors or institutional rules. It may also occur through an algorithmically mediated process embedded in the AI-powered digital platforms' architecture. Overall, the study reflects that AI should be understood as an embedded support actor that strengthens value co-creation within the platform ecosystem in the B2B context.

5.2.6 Constraints and risks of AI-enabled value co-creation

The findings indicate that several constraints limit the realisation of AI-powered value co-creation within digital platform ecosystems. Trust-related concerns are a growing major barrier affecting the willingness of actors to participate with full potential in platform-based collaboration. Participants expressed strong concerns about data privacy, information leakage, and regulatory compliance when interacting with AI-powered systems on the platform when organisations handled strategic or confidential operational information. This concern brings rigidity and caution about sharing sensitive data through AI-driven interfaces and analytics tools that reduce the depth of data exchange and collaborative engagement required for effective value co-creation. In line with the previous research that emphasises trust and governance mechanisms that strongly influence collaboration within digital platforms, where platform governance structures determine how participation, control, and value distribution are regulated across ecosystem actors (Mukhopadhyay & Bouwman, 2019; Panico & Cennamo, 2020).

The study discloses that platform actors perceive a lack of trust in the third-party large language models (LLMs) if the platform providers use them. When governance mechanisms fail to ensure transparency and security, actors become reluctant to contribute resources to the collaborative process within the platform. AI governance-related past research also explains that algorithmic denseness, data control, and enquiry concerns can weaken the trust parameter of AI-powered systems (Burrell & Fourcade, 2021; Taeihagh, 2025). Regulatory frameworks further intensify these concerns, where compliance obligations, regional policies such as GDPR, impose strict limitations on how organisations can share and process sensitive data through digital platforms (Goos & Savona, 2024). In the B2B context, firms often impose restrictions on AI's accessibility to internal datasets, which reduces the scope of AI-driven insights and collective learning across the ecosystem. Trust deficits weaken an actor's readiness to share data, expertise, and operational knowledge as well as

the value of the co-creation process. These important concerns were explained and highlighted by the platform ecosystem perspective, which puts the importance of governance structures that balance openness, transparency, and control (Gawer & Cusumano, 2014). AI-enabled governance tools can enhance both monitoring and coordination; they may simultaneously generate concerns regarding algorithmic power and decision control. Trust becomes a fundamental condition to believe in an AI-powered digital platform and shape the possibility of how actors actively engage in the value co-creation process.

Capability-related limitations are also another important barrier affecting the adoption and utilisation of AI-powered digital platforms with full potential. The findings showed that substantial differences in digital maturity, technological infrastructure, and organisational readiness across the firms are the main concern area related to the capability barrier. Traditional industries are not very familiar with digital tools and AI applications, which require extensive training and institutional support to adapt and effectively use an AI-powered system. This study uncovered that dissimilar digital maturity across firms can create participation irregularities that limit collaborative innovation, which is in line with the Platform ecosystem research that clarified that value creation depends on the technological and organisational capabilities of participating actors (Hein et al., 2020).

From the Service-Dominant logic perspective, resource integration requires actors to possess operant resources such as knowledge and skills (Vargo & Lusch, 2016). When these capabilities are unevenly distributed, the co-creation process becomes constrained and less effective. Many organisations do not have standardised APIs and infrastructure that is essential for platform integration, which is an initial requirement of a standard AI-powered digital platform. These limitations constrain firms' ability to exchange operational data across systems and platforms in a way that AI analytics cannot fully leverage the distributed datasets required for ecosystem-level insights and coordination. Platform infrastructure

and standardised user interfaces are essential for enabling scalable collaboration among ecosystem actors (Tiwana, 2014), which aligns with this current study's findings. With a lack of AI literacy, stakeholders cannot apply their ability to interpret AI-generated insights and translate them into actionable decisions. and they often underutilise platform functionalities

5.3 Theoretical implications

The study advances by illustrating how AI reshapes value co-creation in the B2B digital platform ecosystems, where it shows that AI improves resource integration, coordination, and knowledge sharing among actors. It also explains how AI supports decision-making and collaboration in an AI-enabled service ecosystem.

First, this study contributes to the Service-Dominant (S-D) logic by explaining how artificial intelligence reshapes resource integration within the B2B digital platform ecosystem as a resource integrator. S-D logic argues that value is not embedded in outputs but co-created through the interaction of operant resources, such as knowledge and skills, among multiple actors (Vargo & Lusch, 2008, 2017). Relying on this ground, the findings show that artificial intelligence reinforces resource integration by transferring fragmented operational and interaction data into structured, actionable knowledge that actors can use for value co-creation. AI converts detached data to an operant resource through data processing, pattern recognition, and analytics, which support learning, coordination, decision-making, and continuous service improvement across the ecosystem. Thus, the study extends S-D logic theoretically by positioning AI not only as a passive technological tool but as a dynamic technological capability that amplifies an actor's ability to access, combine, and apply knowledge resources more effectively. This broadens the theory's point of view of operant resources by showing that in the digital platform setting, advanced technology itself can

actively enhance the mechanism of resource integration. As a result, the study expands S-D logic into contemporary digital service environments by explaining how AI mediates, accelerates, and deepens value co-creation among interconnected actors in the platform ecosystem.

Second, this study contributes to the platform ecosystem perspective by explaining how artificial intelligence enhances coordination among ecosystem actors. Platform ecosystem research suggests that value creation emerges through interaction among interdependent actors within a shared technological infrastructure (Adner, 2017; Gawer, 2022). The study shows that artificial intelligence not only coordinates collaboration and decision-making but also helps to identify relevant stakeholders and escalate information to the appropriate actors. These mechanisms show that artificial intelligence facilitates interaction, knowledge exchange, and collaborative problem-solving in a digital platform ecosystem. By highlighting these mechanisms, this study extends platform ecosystem research by showing how AI-enabled analytics and data-processing capabilities support ecosystem-level coordination and value creation.

The third contribution of this study is that it extends research on digital platforms by conceptualising artificial intelligence as a quasi-actor within the platform ecosystem. Previous research commonly treats technology as infrastructure that enables interaction among actors. The findings suggest that artificial intelligence performs a more active role within the value co-creation process. Artificial intelligence analyses large volumes of interaction data, highlights patterns, and directs managerial attention to emerging issues. Through these mechanisms, artificial intelligence shapes how actors interpret information and make decisions within the platform ecosystem. However, decision authority remains with human actors, as an AI actor is not fully autonomous. Hence, the value co-creation process emerges with the collaboration between artificial intelligence as a quasi-actor and

human expertise. It is a hybrid configuration where human expertise and AI capabilities jointly shape the value co-creation process.

The fourth contribution of this study is that it extends to the evolution of service-dominant logic towards a service ecosystem perspective. Contemporary S-D logic emphasises that value co-creation occurs when service ecosystems make alignment of interconnected actors who integrate resources and coordinate activities through shared institutional arrangements and norms (Vargo & Lusch, 2016, 2017). Here in this study, findings demonstrate that artificial intelligence outlines these ecosystem processes by supporting new forms of coordination, information sharing, and decision support across the platform participants. Therefore, AI also reinforces the collaborative arrangements that support resource integration and value co-creation. This extends S-D logic by showing how digital technologies shape service ecosystems and influence how actors coordinate activities and co-create value in complex digital environments.

Finally, this study contributes to the broader literature on digital transformation and value co-creation by integrating S-D logic with the platform ecosystem perspective to explain how artificial intelligence reshapes the value co-creation process in the B2B digital platforms. By positioning artificial intelligence both as a technical capability and a socio-technical mechanism that supports actor collaboration, this study advances current theoretical understanding of how value co-creation evolves in an AI-powered service ecosystem.

5.4 Managerial implications

There are several practical implications that stakeholders of the B2B digital platform ecosystem can apply in their operational activities. This study highlights the benefits and difficulties of the value co-creation process of an AI-powered digital platform in the B2B

settings. The study's Insights serve as a practical guide for platform providers, users, complementors, policy makers, and other stakeholders for co-creating value through an AI-powered digital platform.

First, managers must recognise that AI is not only a tool but a strategic operant resource that actively shapes the value co-creation process within the B2B digital platform ecosystem. This understanding unveils the AI potential and its utilisation in the AI-powered digital infrastructure, and managers can practically take advantage of it for the co-creation process.

Second, the manager should have an understanding that for proper execution of an AI-powered digital platform, a standardised digital infrastructure and interface are required for actor participation, coordination, resource sharing, and collaboration. This study demonstrates how a less standardised AI system or a less standardised API can lessen the potential of an AI-powered digital platform and affect the trust issue of actors.

Third, the manager should also recognise that AI is not an autonomous actor in the platform ecosystem; it is a quasi-actor, it will deliver analytics, insights, forecasts, predictions, reviews, reports, and recommendations, but decision-making remains in human actor hands. Human actors are accountable for the decision-making, not the AI system. That is why humans are still in the governance loop for taking responsibility and applying contextual decisions.

Fourth, while establishing a governance mechanism, organisations and managers should establish a strong governance mechanism that defines rules, norms, responsibilities, and decision boundaries, ensuring accountability and institutional alignments. This is very crucial from the B2B perspective. Actors' involvement, interaction, and resource sharing depend on trust and governance. Firms must prioritise data privacy and cybersecurity by

implementing strict policies, regulatory compliance, and secure infrastructure to protect sensitive business information and build trust among ecosystem actors. Managers should ensure transparency in AI operations by clearly communicating to the user about data usage, algorithmic processes, and control mechanisms to reduce uncertainty and enhance participation. Although policy is not that strict in countries like Bangladesh, Finland, which is a member of the European Union, has to follow all the policies of the European Union.

Fifth, Managers should understand the regional laws about data and AI, such as GDPR, the Data Act, the AI Act, etc. This knowledge can help them integrate ethical and responsible use of AI and AI-powered digital platforms where AI is embedded. Even if the company is operating globally, in that sense, managers should know the norms of another region. Evidence of the study reflects actors' rigidity about using the platform that uses third-party LLMs. So, Platform providers and managers should be well aware of which LLM model they are using behind the scenes. Even managers should have an understanding of the data centre where all the data is stored.

Sixth, organisations must invest intensively in capability building by developing AI literacy, digital skills, and integration readiness across all actors, reducing capability gaps that constrain the value co-creation process. Evidence of the study shows that capability not only depends on the economy, but also, sometimes, on developed countries' customers' reluctance to change the traditional system. Digital literacy and increased AI knowledge can help break their resistance to participating through the AI-powered digital platform.

Finally, this study can guide managers in effectively implementing and maximising the potential of AI-powered digital platforms for value co-creation by highlighting where to focus to reduce barriers and how to leverage available opportunities.

5.5 Suggestions for future research

This study opens several avenues for further research investigation. First, this study covers Bangladesh and Finnish B2B companies as case companies. This study brings understanding of the European market and a phenomenon in a developing country. There can be Comparative and cross-cultural studies from other developed continents to understand more details about the policy framework and its impact on the value co-creation process by an AI-powered digital platform. Second, future research should further explore the evolving role of artificial intelligence within B2B digital platforms, focusing more on AI as a quasi-actor in the value co-creation. This study conceptualises AI as a supportive and mediating entity rather than a fully autonomous actor. Here comes the next phase of future research that can examine the conditions under which AI may transition towards greater autonomy and how this shift would affect governance, accountability, and trust. Third, longitudinal research is also needed to understand how continuous learning mechanisms and feedback loops influence the dynamics of value co-creation over time, as it will cover all the phenomena of coordination mechanisms over time. In addition, future studies could investigate how different human-AI collaboration configurations impact decision-making quality and organisational performance across industries, which will be helpful to differentiate the value co-creation process of different industries. Moreover, comparative studies across industries and regions could provide deeper insights into how contextual factors such as digital maturity, policy, and institutional environments shape the adoption and effectiveness of AI-enabled value co-creation, which will also be useful from a broader and global perspective. Finally, future research can explore different language models across companies, including RAG and GenAI, to improve comparison and analysis of the value co-creation process, particularly regarding their impact on knowledge creation, ecosystem coordination, and dependency on external technological infrastructures.

5.6 Limitations

This study provides valuable insights into how AI-powered digital platforms shape value creation through value co-creation in the B2B context. However, several limitations should be acknowledged, as they suggest important directions for future research.

First, the study adopts a multiple case design, but all selected cases are service-based firms, which limits the scope of the study. Although these cases reflect a heterogeneous organisational context, greater similarity in industry background could support a deeper cross-case comparison (Eisenhardt & Graebner, 2007), and a focus might have revealed the underlying processes and mechanisms of AI-enabled value co-creation more clearly.

Second, the case companies differ in the AI technologies they deploy, including machine learning, generative AI, and retrieval augmented generation. This diversity broadens the perspective of AI applications across firms. However, cases using more similar technology architectures could have produced more focused patterns that could have strengthened cross-case comparison and validation (Eisenhardt & Graebner, 2007).

Third, the study includes two cases from Finland and one from Bangladesh, representing both developed and developing market contexts. This comparison adds contextual richness to the analysis. However, it can limit transferability across contexts, since regulatory conditions, digital maturity, institutional settings, and policy frameworks vary across regions. Future studies could include more countries to develop a broader global understanding of AI-driven value co-creation in B2B ecosystems (Tsui, 2007).

Fourth, among the three case companies used for this research, two had fully implemented the AI-powered digital platforms, but one remained in the pilot phase. Though this still generated insights into early development and adoption perspectives, which is also useful. However, a fully implemented platform could reveal richer evidence on long-term use,

organisational adaptation, and platform outcomes. This is especially important because AI technologies continue to evolve rapidly over time.

Fifth, one Finnish case could not be examined fully from the customer perspective because of GDPR data related access restrictions (Quinn, 2021), as the company shared the platform with the firms as a user, but individual user data could not be accessed or tracked. As a result, the study provides only a partial view of customer engagement and value co-creation in that particular case.

These limitations do not deteriorate the overall contribution of the study. Rather, they are the pathway through which the findings should be interpreted and generalised with caution. Additionally, these limitations indicate useful directions for future research that include industry-specific case selection, greater technological comparability, broader international sampling, longitudinal analysis, and stronger access to end-user perspectives.

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APPENDIX

Questionnaire for Semi-structured interviews

Background and Platform Context

1. What is your correct role, and how long have you been involved with this platform?
2. How does your role involve interaction with customers or partners through the platform?
3. How is AI embedded in the platform you work with (e.g., analytics, automation, recommendation)?

AI-powered digital platform as a value co-creating infrastructure

4. How does an AI-powered platform support collaboration between different actors? Explain.
5. In your experience, how does AI help coordinate activities, information sharing, or decision-making across firms?
6. During interaction among actors through the platform, how is access to interaction distributed?

Value co-creation and mechanism

7. What types of values are created through this AI-powered platform (e.g., operational efficiency, accuracy, speed), strategic (competitive advantage, business differentiation), relational (improving relationships), and economic (financial benefit, cost-related outcome)?
8. How does AI influence the speed, scale, or continuity of joint activity of customers and providers? Is it a continuous process with feedback loops and further improvement & interaction?

9. Can you describe situations where the customers or partners jointly create value through the platform, how value is measured, and how output from AI-generated activities affects your business activities or operations as a continuous process?

Role of AI in shaping interaction and collaboration

10. How does AI support or influence the platforms through data-driven feedback and automation, and what is the effect of it for better delivery and further interaction?
11. How do you see AI-human collaboration in the platform in the joint value generation activity process? Explain the process.

Constraints of the value co-creation process

12. How does the lack of digital capabilities constrain participation effectively in the Joint value generation process on the AI-powered digital platform? Explain.
13. How does integration affect value outcomes that arise from joint resource sharing? Is the customer too dependent on the platform and feels a power imbalance, and is there any other constraint that users feel in the process of joint activities? Explain.

Future value and platform evolution

14. How do you see AI-powered digital platforms shaping long-term value generation by joint activity of actors in B2B service markets?