

AUDIENCE & DATA

CREATIVE & CONTENT

DECISIONING & MEASUREMENT

Predictive Audience Modelling

RISK: ● Bias ● Privacy ● Regulatory

Lookalikes and propensity scores can encode historical bias; cross-device ID requires consent.

Generative AI Image & Video

RISK: ● Transparency ● Reputational ● Regulatory

NY law (June 2026) requires disclosure of synthetic performers. EU AI Act mandates deepfake labelling from August 2026.

Algorithmic Bid Optimisation

RISK: ● Bias ● Accountability ● Transparency

Automated ad auction participation can exclude protected-class users from seeing offers. Documented governance is essential.

Behavioural Targeting

RISK: ● Privacy ● Transparency ● Regulatory

Cookie-less signals and inferred intent still constitute personal data processing under GDPR and state laws.

AI Copywriting & Ad Generation

RISK: ● Transparency ● Accountability ● Reputational

FTC Section 5 statement (March 2026) explicitly covers AI-generated ad claims that mislead or exaggerate.

AI Attribution & Mix Modeling

RISK: ● Accountability ● Transparency ● Reputational

AI-derived attribution models that feed budget decisions may produce unexplainable outcomes. Auditability is a growing legal expectation.

Emotion & Sentiment Detection

RISK: ● Bias ● Privacy ● Regulatory

Facial or voice-based emotion AI is banned for advertising use under the EU AI Act (prohibited category).

AI Voiceover & Synthetic Audio

RISK: ● Transparency ● Reputational ● Regulatory

Right-of-publicity and performer protection laws (NY, California) extend to voice clones and synthetic narration.

Conversational AI / Chatbots

RISK: ● Transparency ● Regulatory ● Reputational

EU AI Act requires disclosure that users are interacting with AI. FTC considers undisclosed AI personas deceptive.

AI-Powered CRM Scoring

RISK: ● Bias ● Accountability ● Regulatory

Lead scoring models can systematically disadvantage protected groups; Colorado and EU laws require impact assessments.

Dynamic Creative Optimisation (AI)

RISK: ● Bias ● Transparency ● Accountability

Automated message variation at scale can produce discriminatory ad serving patterns across demographic groups.

AI-Driven Pricing & Offers

RISK: ● Bias ● Regulatory ● Reputational

Dynamic pricing and personalised discounts that vary by inferred demographic characteristics face scrutiny under consumer protection and competition law.

Third-Party Data Enrichment AI

RISK: ● Privacy ● Regulatory ● Accountability

AI-inferred attributes sourced from data brokers carry downstream liability for the brand using them.

AI-Generated Reviews & Social Proof

RISK: ● Transparency ● Regulatory ● Reputational

FTC Consumer Review Rule enforcement (Jan 2026) actively targets AI-generated or incentivised fake reviews.

Agentic AI Campaign Management

RISK: ● Accountability ● Regulatory ● Transparency

Fully autonomous AI campaign execution raises accountability gaps — who is responsible when an agent makes a harmful ad decision?