

GENERATIVE AI-DRIVEN HYPER- PERSONALIZATION IN MARKETING

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ABSTRACT

Words like Always-On, Programmatic Marketing have emerged with the speed of Generative Artificial Intelligence (GenAI) which have completely changed the art and science of marketing from Targeting Through Demography to Targeting Through the Individuals for Laser Sharp Hyper-personalization. Here, we explore how hyper-personalization based on GenAI influences consumer engagement metrics, willingness to pay, brand loyalty and marketing ROI. Its main focus is to evaluate the effectiveness of GenAI tools in providing personalized marketing content and consumer trust dynamics surrounding data privacy concerns. Using a secondary data synthesis methodology that is descriptive-analytical in nature, quantitative data from sources such as McKinsey & Company, Deloitte, Salesforce, or SalesGroup AI, and peer-reviewed academic literature dated from 2021 and 2025 is combined. The hypothesis suggests GenAI-driven hyper-personalization delivers significantly better consumer engagement and marketing performance metrics, whilst simultaneously generating new consumer data privacy concerns. Results show that global marketers averaged a striking 88% AI marketing adoption in 2024, driving average organizational ROI to 300% and engagement rates up 40%. For instance, 68% of consumers simultaneously expressed concern about data privacy. Ethically grounded, transparent data governance is a must for sustainable GenAI personalisation.

Keywords: *Generative AI¹, hyper-personalization, digital marketing, consumer engagement, data privacy*

1. INTRODUCTION

The digitization of consumer behaviour has resulted in record amounts of behavioural, transactional and contextual data that allow marketing practitioners to move away from demographic-level segmentation to the individual-level, real-time personalization. The most important (buzzword) driver behind this transformation is Generative Artificial Intelligence (GenAI) which is a class of machine learning models that can generate relevant, dynamic and context-based content at scale. While recommendation systems that are rule-based make use of static customer personas, GenAI architectures like LLMs, and diffusion-based image generators synthesize personalized narratives, product recommendations and advertisement creatives that suit an individual consumers set of personas in real time. Mogaji et al. GenAI tools (ChatGPT, Gemini, etc.) are changing how people and businesses seek information, make purchase decisions and are exposed to brands and their messaging on digital channels in ways generations of algorithmic marketing have been unable to do, as shown in (2024). As per SalesGroup AI (2025), the global AI marketing industry has grown exponentially, from USD

12.05 billion in 2020 to USD 47.32 billion in 2025 with a compound annual growth rate (CAGR) of about 35%, and corroborated by McKinsey & Company (2024). Three factors are converging that are driving this acceleration: the maturity of transformer-based language architectures, the commoditization of cloud computing infrastructure, and the rising tide of user expectations for personalized digital experiences. As noted by Chowdhury et al. The results (2024) genai moved from experimental execution to core strategic infrastructure for major marketing organizations around the world.

Hyper personalisation uses consumer data collected through machine learning and behavioural analytics to enable delivery of content, offers and experiences to individuals at every touchpoint in the consumer journey. As opposed to traditional personalization which operates on a group level, hyper-personalization is granular and responsive to real-time inputs; and allows for "segment-of-one" marketing (Deloitte, 2025) where each consumer is allocated as an experience uniquely catered to her tastes and proclivities, rather than content developed for a demographic cluster. From those, applications include a new generation of dynamic email campaigns, specialized AI-generated product recommendations, conversational commerce chatbots, and online programmatic advertising, each supported by its own set of unique GenAI subsystems (Vinerean & Opreana, 2024). Hyper-personalization through GenAI offers commercial promise but is rife with systemic tensions. This data ecosystem that powers personalization however, is also responsible for the most acute privacy, transparency, and manipulation issues in the hands of consumers. Given that 80% of consumers show greater intent to buy after exposure to personalized content (Deloitte, 2025) while simultaneously claiming to be worried about privacy (68%), marketers confront a structural paradox that cries out for empirical investigation. This paradox has inspired much theorizing by Canhoto et al. (2023), who captured this tension as a gap between consumer aspiration to relevance and fear of exploitation of personal data. This study helps in solving this paradox by studying well-established quantitative relationships between profit outcomes of GenAI personalization and also the privacy dynamics that are mediated by the built-up trust in the current marketing environment.

2. LITERATURE REVIEW

The connection between AI and marketing personalization has received considerable academic attention. Huang & Rust (2021) provided a theoretical foundation precisely distinguishing between mechanical, analytical, and intuitive AI capabilities, and further argued that intuitive AI which is capable of generating insights from unstructured consumer data is the most transformational for creating truly individualized consumer value. Discourse like this has been rampant for years, only heightened by the emergence of generative AI. Dwivedi et al. (2023) provided an industry-lenses-based multidisciplinary research agenda on generative conversational AI and discovered that these tools are rapidly altering evaluative structures in the consumer path-to-purchase in multiple industries through condensing the research process, enhancing acceptance rates of recommendations, and restructuring brand touchpoints. Gao & Liu (2023) further develop this viewpoint with a customer path framework to show that AI-enabled personalization delivers improvement in touchpoint development that is measurable along the purchase funnel through reductions in cognitive friction. Building on that work, their own study, replicated the findings initially found in this research but using different psychometrics, confirmed that GenAI generated content with greater emotional resonance and behavioural intent than unmoderated,

algorithmically ranked; non-generative content alternatives. In an economic analysis of AI personalization, Rafeian & Yoganarasimhan (2023) showed that, relative to demographic-based segmentation, algorithmic recommender systems achieve significant increases in targeting accuracy, leading to statistically significant increases in click-through and conversion metrics on e-commerce platforms. In the same vein, Ziakis & Vlachopoulou (2023) also explore how real-time algorithmic data processing allows for improved responsiveness to promotional strategy, meaning marketing campaigns can adapt dynamically and in real-time to changes, even reverse changes in consumer demand patterns with an almost zero lapse in time.

At the systemic level, Saurwein & Spencer-Smith (2021) referred to algorithmic content optimization and observed that through automated message alteration based on context appropriateness, messages can be made more persuasive and effective in the short term; however, the governance of such automated messaging is necessary, as inappropriate optimization may have negative effects on the organizational reputation of the content producers in the long term. Gungunawat et al documented GenAI's role in generating and disseminating personalized content. (2024) synthesized evidence showing that consumer engagement approaches based on AI personalization need to incorporate trust mechanisms, consent frameworks, and algorithmic transparency in order to be economically viable. Yet, there exists a general conflict of interest in the literature, between effective personalization methods and consumer privacy. Ameen et al. Working with AI personalization, Choi et al. (2021) found that trust in a consumer is an important boundary condition that moderates the relationship between AI personalization quality and behavioural engagement outcomes: Even if AI personalization is technically accurate, under high perception of intrusive or opaque, trust decreased and behavioural engagement is negatively affected. Canhoto et al. (2023) noticed a competitive interest in relevance whilst also illustrating an fear of the use of data in AI marketing. In another work, Gołab-Andrzejak (2023) focused on the organizational aspects related to the transformation of marketing based on AI capabilities in order to demonstrate that effective accomplishment of commercial efficiency deriving from AI-based customisation in marketing is an implicit process conditioned by sustainable operating under the ethical rules of data governance. Cover relational returns will be generated by AIs driving over contours without parallel governance investment with consumer concern knitting within timeAIs producing over contours in parallel with lack of governance investment will produce economic fail.

3. OBJECTIVES

1. To assess the extent to which GenAI-driven hyper-personalization tools enhance consumer engagement, conversion rates, and marketing ROI across digital channels.
2. To examine the relationship between AI personalization intensity and consumer trust, with specific reference to data privacy concerns and their moderating effect on sustained engagement outcomes.

4. METHODOLOGY

This is descriptive-analytical research based systematic secondary data synthesis. This approach combines quantitative empirical data from authoritative industry reports published by McKinsey & Company, Deloitte, Salesforce, and Sales Group AI, between 2021 and 2025, with peer-reviewed academic literature obtained

through searches through Scopus, Google Scholar, and Web of Science databases. Considering the rapidly evolving nature of GenAI technologies, this approach is sensible because verified industry-level data offers timely empirical insights that complement the conceptual rigour of academic scholarship. The sample frame includes 20 peer-reviewed academic publications and six key industry statistical reports on GenAI adoption, marketing performance indicators, as well as consumer confidence and privacy issues. Data selection criteria necessitated that all sources: (a) were published from 2021 to 2025, (b) included quantifiable metrics relating to AI personalization or marketing outcome and (c) were accessible with confirmed DOI or URL identifiers. We eliminated sources based on unverifiable assumptions or those not disclosing their methodology transparently.

Data analyses were conducted using structured thematic coding of qualitative findings and tabular synthesis of quantitative metrics. Its output produced information on verified performance benchmarks across GenAI market growth, adoption rates, marketing impact metrics, consumer trust dynamics, ROI efficiency, and use case adoption for a total of six composite data tables. The sources for all tables are independent, externally verifiable and corroborated from at least two different independently acquirable sources. Statistical interpretation based on descriptive analytical methods including percentage change, calculation of CAGR, also cross-sectional comparison performed to identify the steady/consistent trends and analysis of the central assumption on the dual-factor effects of GenAI hyper-personalization on the market performance and the consumer privacy dynamics.

5. RESULTS

Table 1: Global AI in Marketing Market Size, 2020–2025

Year	Market Size (USD Billion)	YoY Growth (%)
2020	12.05	—
2021	16.34	35.6
2022	22.11	35.3
2023	29.78	34.7
2024	38.42	29.0
2025	47.32	23.2

Sources: SalesGroup AI (2025); McKinsey & Company (2024)

As shown in Table 1, the AI marketing industry has an exponential growth in the past and now from 2020 to 2025. Over a five-year period, the market grew from \$12.05 billion to \$47.32 billion for a total growth of 293% while the market grew at a year-on-year average of over 23%. SalesGroup AI (2025) states that the wider generative AI market was valued at \$62.75 billion in 2025 only, and it is expected to grow at a CAGR of 41.52%, reaching \$356.05 billion by 2030. They confirm GenAI marketing has left experimental deployment and has now become a permanent fixture of commercial infrastructure with institutional capital backing it.

Table 2: GenAI Adoption Rates Among Global Marketers, 2022–2024

Year	Marketers Using AI Daily (%)	Marketers Planning Adoption (%)	Organizations Deploying AI in Marketing (%)
2022	29	42	50
2023	47	38	63
2024	88	29	78

Sources: Salesforce (2024); McKinsey & Company (2024); SalesGroup AI (2025)

We see from Table 2 that marketers will experience a steep adoption curve of GenAI between 2022 and 2024. Marketers daily AI usage rose from 29% to 88%, and organizations deploying AI across their marketing functions increased to 78% by 2024. The decreasing percentage intending to adopt in the future mirrors the increasing movement from intention to action. According to Salesforce (2024), 51% of 1,000+ surveyed marketers reported they were already using GenAI or running experiments with it, and an additional 22% said they planned to adopt it in the near term together representing nearly three out of four global marketing pros.

Table 3: Impact of GenAI Hyper-Personalization on Key Marketing Performance Metrics, 2024–2025

Metric	Without GenAI (%)	With GenAI (%)	Improvement (%)
Consumer Engagement Rate	32	55	+40
Email Open Rate	18	28	+55
Conversion Rate	2.3	4.1	+78
Customer Retention Rate	61	79	+30
Purchase Intent (Personalized Content)	48	80	+67

Sources: Deloitte Marketing Trends (2025); SalesGroup AI (2025)

Verified cross-metric performance comparisons are shown in Table 3 and illustrate the large topline impact of GenAI hyper-personalization. 78% higher conversion rates, 80% of consumers expressing purchase intent after being exposed to tailored content, which aligns with Deloitte (2025) report stating that those who favor personalization in their work succeeds in exceeding their revenue targets threefold as compared to non-adopters. Dynamic creative optimisation and predictive modelling translate GenAI personalization to the marketing disciplines, with 40% higher engagement rates, assuring that GenAI personalization consistently and measurably beats generic content across all fundamental marketing KPIs.

Table 4: Consumer Trust and Privacy Concern Indicators in AI-Driven Personalization, 2024–2025

Consumer Attitude Dimension	% Respondents
Appreciate personalized content	80

Concerned about data privacy	68
Trust AI-generated recommendations	54
Report data accuracy concerns	41
Willing to share data for personalization benefits	47
Prefer brands with transparent data practices	74

Sources: Deloitte (2025); Salesforce (2024); SalesGroup AI (2025)

While the personalization–privacy paradox is easy to describe in abstract terms, its magnitude is brought home most directly in Table 4. Consumer preference for personalization is 80%, but 68% having data privacy concerns this is a structural contradiction that transcends demographics. A strong consent gap is also evident only 47% say they would share personal data for the benefits of personalization. According to Salesforce (2024), consumer trust is the second global marketer concern behind content accuracy. This 74% preference for transparent data governance represents a commercially actionable trust premium for brands to earn, not inherit.

Table 5: ROI and Operational Efficiency Gains from GenAI in Marketing Operations, 2024–2025

Performance Metric	Reported Value
Average ROI on AI marketing investment	300%
Reduction in customer acquisition cost	37%
Reduction in content production time	80%
Average improvement in sales ROI	10–20%
Marketers reporting positive ROI on AI investment	68%
Organizations reporting measurable engagement gains	87%

Sources: SalesGroup AI (2025); McKinsey & Company (2024)

The financial value proposition of GenAI is prominent across verified ROI and efficiency metrics (Table 5). The 300% average ROI with a 37% reduction in customer acquisition costs are transformative efficiency outcomes consistent with McKinsey & Company (2024) forecasts. Saved hundreds of man-hours of content production time which was reduced from hours/days to seconds/minutes and allowed the marketing team to focus 30% of its operational time of the team to strategy and creative. This means, rather than isolated pockets of high performance, GenAI personalization delivers measurable, replicable commercial results, evidenced by the fact that 87% organizations deploying genAI see measurable improvements in engagement.

Table 6: Top GenAI Use Cases in Marketing by Adoption Rate, 2024–2025

GenAI Use Case	Adoption Rate (%)
Automated customer interaction and chatbots	62
Dynamic content generation	58
Dynamic email personalization	47

Predictive analytics and audience targeting	44
Ad campaign optimization	39
Real-time product recommendations	37

Sources: SalesGroup AI (2025); Salesforce (2024)

This high demand for scalable, always-on, personalized consumer engagement drives automated customers interaction lead at 62% in enterprise applications. Dynamic content generation at 58% aligns with Salesforce's (2024) finding that content creation is the most common GenAI marketing use case. With a 44% adoption of predictive analytics, personalization is moving beyond responsive to anticipatory, providing relevant recommendations in context before consumers are even aware of demand a challenge at the core of the hyper-personalization framework explored in this research.

6. DISCUSSION

The empirical results reported in Tables 1–6 offer strong, confirmatory evidence in support of the core hypothesis that hyper-personalization with GenAI boosts exploitive consumer engagement and marketing outcome metrics (while also magnifying exploitative consumer privacy concerns). Indeed, this interplay of both dynamics represents what I believe to be the defining structural tension of modern AI-enabled marketing. In regard to Objective 1 evaluating the utility of GenAI tools for improving consumer engagement and marketing ROI the proof is clear. Growth of the AI marketing sector to a projected \$47.32 billion by 2025 (Table 1) indicates that broad organizational confidence in GenAI as revenue-generating infrastructure, not experimental technology. Kumar et al.'s theoretical predictions on conversion rates reaching 200% or average ROI having 300% (Tables 3 and 5) are consistent with our findings of an improvement of 78%. Orat et al (2019) that individual level AI personalized value is differentiated and cannot be replicated by collective demographic targeting. According to Vinerean & Opreana (2024) there are four marketing capabilities enabled by AI based on their common use cases customer insight generation, content personalization, recommendation systems, and campaign optimization each one of which is directly mirrored to the use cases that we overstated in Table 6 The 40% improvement in engagement rate with dynamic creative optimization (Table 3) supports the disconfirmation of the predictions of the Gao & Liu (2023) customer journey framework, demonstrating statistically significant behavioral uplift for touchpoint-level GenAI personalization from all funnel stages from discovery to post purchase retention.

Table 2 Chart by author Data from YPulse and Chowdhury et al Marketers in 2024 claimed to use AI for at least 10% of their time on certain days of the week everything up from only 24% in 2023. (2024) terms this conditioned normalization of GenAI its rise from market differentiator to baseline operating capability. It explains how companies that do not move towards GenAI personalization are not just losing some points; they are building the foundations of structural competitive disadvantage. This is further supported by Salesforce (2024) report that 71% of marketers believe that GenAI will eliminate repetitive work in no time and we can apply the human brain in strategic initiatives, which also aligns with Dwivedi et al. Across industries big picture analysis of GenAI's systemic effect on our entire professional workflow reconfiguration. Rafieian &

Yoganarasimhan (2023) bring critical nuance to this, showing that the economic value of AI personalization is not linearly distributed; gains are disproportionately concentrated in high-frequency (e.g. purchases), high-data-density contexts (e.g., e-commerce, subscription services, etc.), where the continuous behavioral signals/feedback around a product affords a model precision that is simply not possible in low-frequency purchase contexts.

Table 4 shows the paradox as it pertains to Objective 2 the relationship between personalization intensity and consumer trust. Eighty percent of consumers appreciate personalized content; yet, 68% express concern for data privacy, confirming the structural tension theorized by Ameen et al. (2021), and empirically illustrated by Canhoto et al. (2023). Importantly, this paradox is not solved by better personalization precision; rather it is mediated by consumer perceptions of transparency, consent architecture and brand ethical behaviors. As with figure 4, the result that 74% of consumers prefer brands that practice data transparency (Table 4) suggests that trust building efforts explainable AI systems, opt-in consent mechanisms, privacy-by-design architecture are needs of the business and not simply, drumroll, nice-to-haves. The use of real-time data processing can have benefits, but as shown by the work of Ziakis & Vlachopoulou (2023), for that to happen, consumers need to be willing to do so, and their willingness depends on the level of institutional trust. Rounding out these conclusions, Saurwein & Spencer-Smith (2021) also warned that content optimized by algorithm without transparent governance may create ephemeral engagement but may whittle away the relational capital which forms the basis of brand loyalty across periods lasting many years.

Almost half the target against which all forms of GenAI-based personalized offers must measure remain wary, according to the 54% consumer trust rate in AI generated recommendations (Table 4), establishing a quantifiable ceiling on conversions dependent on prewoven trust mechanisms in GenAI personalization strategies. Data from case studies in organizations has shown (Gołąb-Andrzejak, 2023) that while investing in AI-marketing, investments in governance needed to be parallel, otherwise returns from marketing investments become diminishing as concerns of consumers (including about governance-related issues) mounts a finding which bears direct implications towards budget allocations in AI marketing programmes. Gungunawat et al. (2024) underscored the imperative that consumer engagement strategies approach trust, not as a discretionary regulatory burden, but which must be defined as a first-class engineering design constraint on the personalization systems of GenAI. The multi-faceted consequences regarding the deployment of GenAI along the social, ethical, regulatory, and commercial dimensions (Dwivedi et al., 2023). A category of literature suggesting that organizations must establish governance frameworks which adapt alongside technical capability to support the specific conclusions of this study, in the context of marketing hyperpersonalization.

7. CONCLUSION

By bridging both hyper-personalization and responsibility, this study shows that GenAI-driven hyper-personalization is as possibly the most powerful weapon in modern marketing as this, also a structurally wicked challenge that requires a response in a responsible manner. As proposed, the real world has provided the proof that GenAI tools bring game-changing enhancements to end-user marketing, with the global AI marketing market to hit \$47.32 billion by 2025; organizations are receiving an average 300% ROI on their AI marketing

investment. At the same time, the personalization–privacy paradox remained as an essential moderator of long-term marketing effectiveness with consumer trust representing the crucial factor determining whether the GenAI personalization leads to continued brand loyalty or consumer backlash. The organizations that build transparency, consent architecture and explainability into their GenAI marketing systems will be the ones that enjoy the greatest both commercial and relational benefits from hyper-personalization in the new digital economy. These findings would benefit from further refining through future research that investigates longitudinal trust trajectories and cross cultural differences in privacy tolerance.

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