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Artificial Intelligence in Digital Marketing: Connecting Personalization, Consumer Trust, Engagement, and Purchase Intention

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Abstract — Artificial intelligence (AI) is becoming an important part of digital marketing. Marketers now use AI for personalized recommendations, customer service chatbots, targeted advertising, content creation, customer analysis, and other activities across the digital customer journey. These applications can make marketing communication faster and more relevant, but they also raise questions about privacy, transparency, trust, authenticity, and the appropriate role of human interaction. This conceptual paper reviews and connects research on AI and marketing to explain how AI-enabled marketing activities may influence consumer engagement and purchase intention. The paper uses a structured literature-based approach and does not use primary survey data. The review suggests that AI capability alone does not determine consumer response. Instead, consumer perceptions of relevance, usefulness, convenience, transparency, privacy, and trust play an important role in shaping outcomes. Based on the literature, the paper develops a conceptual framework and six propositions linking AI-enabled digital marketing with consumer engagement, trust, and purchase intention. The paper also discusses practical implications for marketers and identifies directions for future empirical research.

Keywords— artificial intelligence, digital marketing, personalization, consumer trust, consumer engagement, purchase intention, generative AI, chatbots.

I. INTRODUCTION

Digital marketing has changed rapidly as firms have moved from simple online communication toward data-driven and increasingly automated customer interactions. Search engines, social media, e-commerce platforms, mobile applications, and customer relationship management systems generate large amounts of information about customer behaviour. Artificial intelligence (AI) provides marketers with tools for processing this information, identifying patterns, predicting likely responses, and delivering marketing activities at scale. As a result, AI is no longer limited to technical or back-office applications. It is becoming part of everyday customer-facing marketing activities.

The growing interest in AI in marketing is visible in the academic literature. Davenport et al. (2020) describe AI as a technology that can affect marketing strategy and customer behaviour through different levels of intelligence and different types of tasks. Mustak et al. (2021) identified major research themes in AI and marketing, including customer sentiment, satisfaction, trust, customer relationships, brand management, and strategic marketing. Chintalapati and Pandey (2021) also found that AI has become a major research area in marketing and identified several directions for future work. More recently, reviews have continued to show that AI research in marketing is expanding into areas such as adoption, customer experience, ethics, privacy, and AI-enabled decision making (Vlačić et al., 2021; Pentina et al., 2023).

From a managerial perspective, AI offers clear opportunities. A recommendation engine can suggest products based on previous behaviour. A chatbot can answer routine questions at any time. An AI advertising system can select audiences and optimize messages. Generative AI can assist in preparing text, images, and other marketing content. These applications can reduce the time required for some marketing tasks and can make it easier for firms to manage large numbers of customer interactions.

At the same time, the consumer experience of AI is not always positive. Puntoni et al. (2021) argue that consumers can experience AI through issues such as data capture, classification, delegation, and social interaction. Consumers may appreciate convenience but still be uncomfortable with extensive data collection. They may value personalized recommendations but question how the system knows their preferences. They may use a chatbot because it is fast but still prefer a human employee when the problem is complicated or emotionally sensitive.

Recent empirical work reinforces this mixed picture. Lefkeli et al. (2024) found that sharing information with AI rather than a

human can reduce brand trust in some circumstances because consumers may infer that AI information is shared with a wider audience. Research on generative AI marketing communication has also examined the roles of transparency and anthropomorphism in consumer trust and behavioural intentions (e.g., Journal of Consumer Marketing research, 2024). Studies of AI-powered retail platforms further indicate that perceived trust and usefulness can matter for purchase intention. These findings suggest that the value of AI in digital marketing depends not simply on whether AI is used, but on how consumers understand and experience it.

The present paper therefore focuses on a simple but important question: how can AI-enabled digital marketing activities create consumer value while maintaining trust? Instead of treating AI as a single marketing variable, the paper considers several applications—personalization, recommendation systems, chatbots, AI-generated advertising and content—and connects them with consumer perceptions, trust, engagement, and purchase intention.

The paper makes three contributions. First, it brings together several AI applications that are often studied separately. Second, it places consumer perceptions between AI capabilities and consumer outcomes, rather than assuming that AI automatically improves marketing performance. Third, it develops propositions that can be tested in future empirical studies. The paper is conceptual and literature-based; it does not claim to provide survey results or statistical evidence of its own.

II. LITERATURE REVIEW

1. Artificial Intelligence in Marketing

AI in marketing can be understood as the use of computational systems to support or perform marketing activities that traditionally required human judgement, analysis, or interaction. These activities include prediction, classification, recommendation, natural-language interaction, content generation, customer segmentation, and decision support. The important point is that AI is not one single technology. It includes a range of methods and applications that can be used at different stages of the marketing process.

Davenport et al. (2020) proposed a multidimensional way of thinking about AI in marketing, considering the level of intelligence, the type of marketing task, and the form in which AI is embedded. De Bruyn et al. (2020) similarly noted that AI creates opportunities but also introduces problems involving objectives, bias, explainability, and the transfer of marketing knowledge into automated systems. These studies suggest that managers should evaluate AI not only for efficiency but also for the quality and consequences of the decisions it supports.

The development of the research field is also documented by Mustak et al. (2021), who used scientometric and topic-modelling techniques to identify major themes in AI and marketing research. Their findings included customer satisfaction, electronic word of mouth, brand management, customer loyalty and trust, customer relationships, and strategic marketing. Vlačić et al. (2021), through a review of 164 articles indexed in Web of Science and Scopus, highlighted adoption, use and acceptance, data protection, ethics, organizational support, and marketer competencies as important research areas. Together, these reviews show that AI marketing research is moving beyond technical applications toward broader questions about consumers, organizations, and responsible use. AI can therefore be viewed as both a marketing capability and a source of new customer experiences. The marketing benefit of AI depends on whether the technology helps a firm understand customers, deliver useful information, solve problems, or create meaningful interactions. The consumer's interpretation of these activities is central to the value created.

2. AI-Based Personalization

Personalization is one of the most visible uses of AI in digital marketing. Digital platforms can use browsing history, purchase records, search behaviour, engagement data, and other signals to customize recommendations, advertisements, offers, and content. The basic marketing logic is straightforward: communication that is more relevant to an individual's needs should be more useful than generic communication.

However, personalization creates a well-known tension between relevance and privacy. Consumers may appreciate receiving products or advertisements that match their interests, while at the same time questioning how the company obtained the information used for personalization. The issue becomes particularly important when personalization is so accurate that it feels intrusive. Puntoni et al. (2021) show why this tension should be considered as part of the consumer experience of AI rather than as a purely technical issue.

Recent research on AI-driven personalized advertising also suggests that personalization may influence purchase intention through intermediate perceptions such as relevance, usefulness, and trust rather than through a simple direct relationship. This supports the broader argument of the present paper that consumer interpretation matters. A personalized message is valuable when the consumer sees a reason to value it; personalization by itself is not automatically beneficial.

3. AI-Based Recommendation Systems

Recommendation systems are designed to reduce the amount of effort consumers need to spend searching for products or services. In online shopping, streaming, travel, and other digital environments, consumers are frequently presented with products that an algorithm predicts may be relevant to them. Recommendation systems can make large product assortments easier to navigate and can support discovery of products that consumers might not otherwise find.

From a marketing perspective, recommendation quality can influence perceived usefulness and decision convenience. At the same time, consumers may be uncertain about why a product has been recommended. If recommendations repeatedly appear irrelevant or commercially biased, confidence in the system may decrease. The challenge is therefore not only to improve prediction accuracy but also to create an experience that consumers perceive as useful and trustworthy.

The literature on AI in marketing repeatedly points to trust, customer relationships, and customer experience as important themes. Mustak et al. (2021) identified customer loyalty and trust as major themes in the research field, while Pentina et al. (2023) showed that relationships between consumers and AI are becoming an important research stream. These findings support the view that recommendation systems should be studied as part of an ongoing consumer relationship rather than as isolated technical tools.

4. AI Chatbots and Conversational Marketing

AI chatbots are increasingly used for customer service, product information, lead generation, and other digital interactions. Their main advantage is availability. A chatbot can respond to routine questions without requiring a human employee to be available at the same time. This can improve response speed and reduce pressure on customer-service teams.

However, customer-service quality depends on the match between the consumer's need and the capability of the system. Chen et al. (2023) found that the fit between AI chatbot service and product type can affect purchase intention, with processing fluency and perceived service quality playing important roles. Other research has identified expertise, responsiveness, anthropomorphism, brand trust, perceived risk, human support, and privacy concerns as factors associated with trust in AI chatbots.

Research on ChatGPT and digital marketing has also started to examine customer experience and the factors that influence satisfaction with AI-supported marketing interactions. Abdelkader (2023) reported that technology familiarity and comfort, business type, age, and education can affect the relationship between ChatGPT experience and satisfaction. These findings reinforce the idea that the same AI application may be experienced differently by different consumers.

The implication for marketers is that automation should not be treated as a replacement for all human interaction. AI is particularly useful for routine, high-volume, and information-based interactions. Human support remains important when customers require empathy, negotiation, judgement, or complex problem solving.

5. Generative AI in Advertising and Content

Generative AI has expanded the role of AI from prediction and recommendation to content creation. Marketers can use generative systems to assist with copywriting, visual concepts, product descriptions, social media content, and advertising variations. This can increase the speed at which firms produce and test marketing communication.

The use of generative AI also creates questions about authenticity and disclosure. Consumers may want to know whether an advertisement, review, image, or other communication was produced by a person, by AI, or through a combination of both. Research on consumer attitudes toward GenAI advertisements has examined AI authorship, participation in co-creation, and perceived authenticity. Other recent research has examined how transparency and anthropomorphism in generative AI communication relate to trust and purchase-related intentions.

The managerial challenge is therefore to use generative AI without reducing credibility. Firms should pay attention to factual accuracy, brand consistency, disclosure where appropriate, and human review. The objective should not simply be to produce more content, but to produce useful and credible content.

6. Consumer Trust and Privacy

Trust is central to AI-enabled digital marketing because consumers often cannot directly observe how an AI system reaches a recommendation or processes their data. A consumer may see a product recommendation without knowing which information was used. Similarly, a customer may share personal information with a chatbot without fully understanding where the information goes.

Lefkeli et al. (2024) provide a useful illustration of this issue. Across multiple experiments, the authors found that consumers could trust brands less when information was disclosed to AI

rather than to humans. Their explanation involved consumers' beliefs about the size of the audience receiving the information and the resulting sense of exploitation. The effect was stronger among consumers with higher privacy concerns. This suggests that privacy is not simply a legal or technical issue; it can directly affect brand relationships.

Ethical concerns also matter. Gonçalves et al. (2023) examined ethical implications of AI in marketing and linked perceived risk, ethical concerns, social norms, trust, and attitudes toward AI. De Bruyn et al. (2020) highlighted bias, explainability, controllability, and poorly defined objectives as important risks. These studies indicate that responsible AI is relevant to marketing performance because consumers' trust can be affected by the way AI is designed and used.

7. Consumer Engagement and Purchase Intention

Consumer engagement is broader than a single transaction. It can include attention, interaction, emotional involvement, information sharing, participation, and other forms of consumer involvement with a brand. AI can support engagement by making communication more relevant, interactive, and timely. Purchase intention is one possible behavioural outcome of these interactions. AI may influence purchase intention by reducing search effort, improving recommendations, answering questions, or making promotional communication more relevant. However, the relationship is unlikely to be automatic. A consumer may receive a personalized advertisement and still decide not to buy because of price, privacy concerns, lack of trust, or lack of perceived need.

Recent work on AI-powered retail platforms has specifically examined trust and usefulness in relation to purchase intention. Research on AI chatbots has similarly shown that service quality and the match between the AI service and the product context can matter. The literature therefore supports a model in which AI capabilities influence consumer perceptions, which in turn shape trust, engagement, and purchase-related outcomes.

III. RESEARCH GAP AND CONCEPTUAL FRAMEWORK

The literature shows that AI marketing research is growing quickly, but several gaps remain. First, studies often focus on one AI application at a time, such as chatbots, personalization, recommendation systems, or generative advertising. This makes it difficult for managers to understand how these applications fit together across the customer journey. Second, some studies focus directly on behavioural outcomes without giving sufficient attention to the consumer perceptions that explain why an AI application works in one situation and not another. Third, the rapid growth of generative AI has created new questions about transparency, authenticity, trust, and human involvement.

To address these gaps, this paper develops a framework with four stages: AI-enabled digital marketing activities, consumer perceptions, relationship outcomes, and behavioural outcomes. The first stage includes personalization, recommendations, chatbots, and AI-generated communication. The second stage includes relevance, usefulness, convenience, transparency, privacy perceptions, and perceived control. The third stage focuses on consumer trust and engagement. The final stage is purchase intention.

The framework does not assume that all AI applications have the same effect. Instead, it suggests that the value of AI is shaped by how consumers experience the technology. A highly relevant recommendation may create value if it is perceived as useful and trustworthy. The same recommendation may create discomfort if it appears intrusive or unexplained.

Table 1: Conceptual framework for AI-enabled digital marketing

Stage 1: AI capabilities	Stage 2: Consumer perceptions	Stage 3: Relationship outcomes	Stage 4: Behavioural outcome
Personalization Recommendations Chatbots AI-generated content/advertising	Relevance Usefulness Convenience Transparency Privacy / perceived control	Consumer trust Consumer engagement	Purchase intention

IV. PROPOSITIONS

The following propositions are developed from the literature reviewed above. They are intended as testable statements for future empirical research and are not presented as empirical findings of the present study.

Proposition 1: AI-enabled personalization and perceived relevance

AI-enabled personalization is positively associated with perceived relevance of digital marketing communication. When consumers believe that a message, offer, or recommendation is closely connected to their needs, they are more likely to regard the communication as useful. The relationship may weaken when personalization is perceived as excessive or intrusive.

Proposition 2: AI recommendations and perceived usefulness
AI-based product recommendations are positively associated with perceived usefulness and decision convenience. Recommendation systems can reduce search effort and help consumers manage large product choices, particularly when the recommendations are accurate and easy to understand.

Proposition 3: AI chatbots and consumer engagement
The perceived responsiveness and usefulness of AI chatbots are positively associated with consumer engagement. Consumers are more likely to interact with a chatbot when it provides timely and relevant assistance. The effect is expected to depend on task complexity and the consumer's need for human support.

Proposition 4: Transparency and consumer trust
Greater transparency about the use and role of AI is positively associated with consumer trust. Clear information about AI involvement, data use, and the limits of automated systems can reduce uncertainty and support more informed consumer decisions.

Proposition 5: Consumer trust and purchase intention
Consumer trust is positively associated with purchase intention in AI-enabled digital marketing environments. When consumers trust the firm and the AI-supported interaction, they are more likely to rely on information and recommendations provided through the digital channel.

Proposition 6: Consumer perceptions as the connecting mechanism
The relationship between AI-enabled marketing activities and purchase intention is influenced by consumer perceptions of relevance, usefulness, convenience, transparency, and privacy. Therefore, AI capability alone is not expected to explain purchase intention fully.

V. METHOD

This study uses a conceptual literature-based method. No primary questionnaire, interview, experiment, or consumer dataset was collected for the paper. No fabricated respondents, statistical coefficients, or survey findings are reported.

The literature was reviewed around five connected areas: (1) AI and marketing strategy, (2) AI-enabled personalization and recommendations, (3) conversational AI and chatbots, (4) generative AI and marketing communication, and (5) consumer trust, privacy, engagement, and purchase intention. Foundational studies and review papers were used to establish the development of the field, while more recent studies were considered to reflect developments in consumer-facing AI applications.

The analysis was interpretive rather than bibliometric. Studies were compared according to the marketing activity examined, the consumer response discussed, the mechanisms proposed, and the managerial issue identified. The purpose was to build an integrated conceptual explanation rather than to estimate an overall effect size.

Because the study is conceptual, its propositions require future empirical testing. A future study could use a survey or experiment to test the relationships proposed in Table 1 and compare different AI applications or consumer segments.

VI. RESULTS OF THE LITERATURE SYNTHESIS

The literature synthesis produces four broad findings. First, AI is becoming a cross-functional marketing capability rather than a single digital tool. Research covers customer analytics, recommendation systems, customer service, brand management, content creation, and strategic decision making. Second, consumer value is an important condition for positive outcomes. AI is more likely to be accepted when it saves time, improves relevance, or helps consumers make decisions. Third, trust and privacy concerns can change the way consumers respond to AI. Fourth, the role of AI should be considered together with the role of human employees and human judgement.

The first finding is consistent with the systematic reviews of Chintalapati and Pandey (2021), Mustak et al. (2021), and Vlačić et al. (2021), which show the breadth of AI research in marketing. The field includes both operational applications and broader strategic questions.

The second finding is visible in research on AI-powered retail platforms, chatbots, and recommendation systems. Usefulness, service quality, relevance, and convenience can influence consumer responses. This supports the idea that AI creates marketing value through consumer-perceived benefits rather than through automation alone.

The third finding concerns trust. The evidence from Lefkeli et al. (2024), Gonçalves et al. (2023), and other work on AI and privacy shows that consumers can react negatively when they feel that their information is being used in ways they do not understand or control. This is particularly relevant to personalization because personalization depends on data.

The fourth finding concerns the relationship between AI and human interaction. AI can handle routine tasks efficiently, but consumers may still value human assistance when problems are complex or when emotional understanding is important. Research comparing AI chatbots and human customer service suggests that the suitability of the service type depends on the product and decision context.

Overall, the synthesis suggests that the most useful way to understand AI in digital marketing is not as a simple cause of higher purchase intention. A better explanation is that AI changes the customer experience, and that experience influences relevance, usefulness, trust, engagement, and eventually purchase-related behaviour.

VII. DISCUSSION

The main contribution of this paper is the integration of AI marketing applications and consumer responses into one framework. Previous research has provided valuable insights into individual technologies, but managers increasingly use several AI applications together. A customer may see a personalized advertisement, click on a recommendation, ask a chatbot a question, read AI-supported review summaries, and then complete a purchase on the same platform. These are not separate experiences from the consumer's perspective. They form part of one customer journey.

The framework therefore places consumer perceptions between AI capabilities and behavioural outcomes. This is important because the same AI capability can create different results in different situations. A recommendation can be helpful when the consumer is actively searching for a product. The same recommendation can feel intrusive when it appears unexpectedly after a private or sensitive search. A chatbot can be convenient for tracking an order but frustrating when a consumer needs to resolve a complicated complaint.

The framework also gives a central role to trust. Trust is not simply another outcome of digital marketing; it can determine whether consumers are willing to rely on AI-generated information. If consumers believe that the firm uses data responsibly and that the AI system provides useful information, they may be more comfortable with AI-supported marketing. If they perceive manipulation, excessive surveillance, or poor transparency, the same technology can damage the relationship. Another implication is that transparency should not be treated as a purely compliance-oriented activity. In an environment where AI-generated content is becoming common, consumers may increasingly value information about how content or recommendations were produced. Transparency can help consumers understand what they are seeing and can reduce uncertainty. At the same time, transparency should be meaningful rather than overwhelming; technical explanations that consumers cannot understand may not build trust.

The literature also supports a balanced view of automation. AI can increase efficiency, but efficiency is not the only dimension of marketing performance. Customer relationships involve emotion, context, and judgement. Firms therefore need to decide which activities are appropriate for automation and which require human involvement. The strongest approach may often be human-AI collaboration rather than complete replacement of people.

VIII. PRACTICAL IMPLICATIONS

1. Use AI where it creates clear customer value
Managers should begin with the customer problem rather than the technology. AI is useful when it reduces search effort, improves information quality, provides faster service, or makes communication more relevant. The adoption of AI should therefore be linked to a clear customer benefit.

2. Treat personalization carefully
Personalization should improve relevance without making customers feel monitored. Firms should provide appropriate controls and avoid using sensitive information in ways that consumers would reasonably find unexpected or intrusive.

3. Build trust through transparency
Firms should clearly communicate important aspects of AI use, particularly when AI generates content, interacts directly with customers, or makes recommendations that influence important decisions. Transparency should be simple enough for ordinary consumers to understand.

4. Keep human support available
AI should handle routine interactions where it performs well, while customers should have an accessible path to human assistance when a problem is complex or when the customer requests human support.

5. Monitor AI-generated content
Generative AI can increase content production, but human review remains important for accuracy, tone, brand consistency, originality, and sensitive claims. Faster content production should not come at the cost of credibility.

6. Measure consumer response, not only operational efficiency

Managers should evaluate AI using customer measures such as trust, satisfaction, perceived usefulness, engagement, complaint rates, retention, and conversion. A system that reduces costs but damages trust may create a negative long-term outcome.

Theoretical Implications

The paper contributes to AI marketing research by connecting technology capabilities with consumer perceptions and relationship outcomes. The framework is compatible with several established perspectives in marketing and technology research, including technology acceptance, privacy calculus, service interaction, and consumer experience perspectives. Rather than treating these perspectives as competing explanations, the present framework uses them as complementary lenses for understanding different parts of the AI-enabled customer journey.

The framework also suggests that purchase intention should not be treated as the first or only outcome of AI marketing. Trust and engagement may develop before a purchase decision, and these outcomes can influence the longer-term consumer-brand relationship. This is especially relevant for firms that use AI across multiple stages of the customer journey.

Limitations and Future Research

This paper has several limitations. First, it is conceptual and therefore does not provide primary empirical evidence. Second, AI technology is changing rapidly, particularly because of generative AI, so new applications may emerge after the literature considered here. Third, consumer responses can vary across countries, cultures, product categories, age groups, technology familiarity, and privacy attitudes. Fourth, the framework combines several AI applications, and future studies should test whether the relationships are equally strong across these applications.

Future research can test the propositions through surveys, experiments, field studies, or behavioural data. Researchers can compare AI-generated and human-generated advertisements, examine disclosure effects, study the privacy-personalization tension, and test whether trust mediates the relationship between AI applications and purchase intention. Cross-cultural research would also be valuable because attitudes toward privacy, automation, and human interaction may differ across markets.

Another promising area is the study of human-AI collaboration. Future research could examine when consumers prefer AI, when they prefer human employees, and when a combination of both creates the best experience. Research can also examine how firms should design escalation processes so that a chatbot can transfer a customer to a human without creating frustration. Finally, future studies should consider longer-term outcomes. Much of the existing research focuses on immediate attitudes, trust, or purchase intention. Longitudinal research could examine whether repeated AI interactions strengthen or weaken brand relationships over time.

IX. CONCLUSION

Artificial intelligence is changing digital marketing by allowing firms to personalize communication, automate routine interactions, provide recommendations, analyze customer information, and create marketing content at scale. These capabilities offer important opportunities, but their effect on consumers depends on more than technological performance.

The literature reviewed in this paper suggests that relevance, usefulness, convenience, transparency, privacy, and trust are central to the consumer experience of AI. When AI helps consumers solve a problem and provides clear value, it can support engagement and purchase-related outcomes. When consumers perceive excessive monitoring, poor transparency, low-quality interaction, or misuse of personal information, AI can create resistance and weaken trust.

The conceptual framework developed in this paper therefore treats AI as an enabling capability rather than an automatic source of marketing success. AI-enabled personalization, recommendations, chatbots, and generative content influence consumers through their perceptions of the experience. Trust and engagement then become important links between the technology and purchase intention. This perspective provides a practical basis for marketers and a set of testable propositions for future researchers.

The central managerial message is simple: successful AI marketing should not be measured only by how much work technology can automate. It should also be judged by whether consumers find the experience useful, relevant, transparent, and trustworthy. Human judgement and responsible data practices remain important even as AI becomes more capable.

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